Cycle Date: December-2018
Run Date: 03/07/2019
Interval: Annual

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	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (Fi	ISCU) *

Count of CU: 99
Asset Range: N/A
Peer Group Number: N/A
Count of CU in Peer Group: N/A

Charter-Region-SE-District: N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial In	formation	1					
Return to cover		For Charter :	1						
03/07/2019		Count of CU:	99						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group: /	All * State =	'MO' * Type Include	d: Federa	ally Insured State Cred	it Union
	Count	of CU in Peer Group :	N/A						
	D 0044	D 0045		B 0040	0/ 01	D 0017	0/ 01	D 0040	0/ 01
ACCETO	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg		% Chg
ASSETS: Cash & Equivalents	Amount 707,429,983	Amount 1,060,689,548	49.9	Amount 937,036,001	-11.7	Amount 915,153,222	-2.3	<u>Amount</u> 847,558,631	-7.4
TOTAL INVESTMENTS	2,809,467,285	2,717,118,667				2,681,410,844			-7.4 -7.2
Loans Held for Sale	33,845,110	40,725,105				46,919,709			-26.3
Loans rield for Sale	33,043,110	40,725,105	20.3	40,014,033	17.9	40,919,709	-2.3	34,500,595	-20.3
Real Estate Loans	3,182,489,668	3,277,490,200	3.0	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6
Unsecured Loans	748,590,201	775,218,409				858,307,592			4.1
Other Loans	3,428,152,776	3,681,466,156				4,532,082,913			
TOTAL LOANS	7,359,232,645	7,734,174,765				9,055,891,340			8.7
(Allowance for Loan & Lease Losses)	(70,894,092)	(68,932,793)				(79,779,017)			2.9
Land And Building	281,738,588	288,617,790	2.4	304,566,250	5.5	322,114,034	5.8	335,167,012	4.1
Other Fixed Assets	43,415,506	53,890,730	24.1	54,958,821	2.0	53,818,227	-2.1	57,381,070	6.6
NCUSIF Deposit	95,405,560	97,978,129	2.7	103,094,489	5.2	109,835,275	6.5	114,716,810	4.4
All Other Assets	249,913,812	266,185,670	6.5	333,078,623	25.1	361,134,605	8.4	360,443,285	-0.2
TOTAL ASSETS	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,498,239	4.9	13,995,062,105	3.9
LIABILITIES & CAPITAL:									
Dividends Payable	12,378,843	12,300,571	-0.6	12,616,088	2.6	12,810,880	1.5	14,438,129	12.7
Notes & Interest Payable	215,232,051	257,426,676	19.6	315,907,986	22.7	370,972,153	17.4	435,497,572	17.4
Accounts Payable & Other Liabilities ³	159,449,399	158,905,364	-0.3	186,248,564	17.2	229,198,273	23.1	164,034,519	-28.4
Uninsured Secondary Capital and									I
Subordinated Debt Included in Net Worth ⁴	0	0		0	N/A	0	N/A	500,000	
TOTAL LIABILITIES	387,060,293	428,632,611				612,981,306			
Share Drafts	1,690,759,847	1,969,457,422				2,269,797,210			7.1
Regular shares	3,121,721,491	3,412,003,948				3,937,724,337		, , ,	4.9
All Other Shares & Deposits	5,103,577,216	5,129,788,561			1.5	5,277,041,924			1.7
TOTAL SHARES & DEPOSITS	9,916,058,554	10,511,249,931				11,484,563,471	4.4		3.9
Regular Reserve	213,815,398	212,019,644				211,447,356			-0.2
Other Reserves	213,615,611	219,339,262				231,738,187			
Undivided Earnings	779,004,541	819,206,163				925,767,919			
TOTAL EQUITY	1,206,435,550	1,250,565,069				1,368,953,462			
TOTAL LIABILITIES, SHARES, & EQUITY	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,498,239	4.9	13,995,062,105	3.9
INCOME & EXPENSE									
Loan Income*	338,157,662	354,621,240				401,339,528			12.2
Investment Income*	45,091,281	40,993,621				54,780,096			19.1
Other Income*	236,447,349	254,022,410				278,240,106			7.7
Total Employee Compensation & Benefits*	224,274,522	241,284,892	7.6	252,268,431	4.6	264,309,396	4.8	290,288,984	9.8
Temporary Corporate CU Stabilization	00.004	40	400.0	074	400.4	•	400.0	4.000	
Expense & NCUSIF Premiums*/2	99,901	242.005.246			489.1	000,000,470			N/A
Total Other Operating Expenses*	229,716,267	243,605,349				263,880,478			9.4
Non-operating Income & (Expense)*	-2,575,274	806,637				-18,381,245			150.5
NCUSIF Stabilization Income*	N/A	N/A		N/A 55,575,715		N/A		N/A	1.7
Provision for Loan/Lease Losses* Cost of Funds*	41,662,765 60,290,462	43,892,129 58,699,398	_			65,144,046 64,596,504		' '	33.2
NET INCOME (LOSS) EXCLUDING STABILIZATION	00,290,462	30,099,398	-2.0	02,200,528	0.1	04,390,304	3.7	00,040,038	33.2
EXPENSE & NCUSIF PREMIUM*/1	61,177,002	62,962,140	2.9	81,799,136	29.9	58,048,061	-29.0	93,093,530	60.4
Net Income (Loss)*	61,077,101	62,962,094				58,048,061	-29.0		60.4
TOTAL CU's	116	112				103			
* Income/Expense items are year-to-date while the related %change ra		112	. 3.4	107	7.5	103	5.7	99	
# Means the number is too large to display in the cell	25 ar 5 ar il idulizoti.								
Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization	Expense. From Decemb	er 2010 for	ward. NCUSIF Stabilization	n Income. if an	nv. is excluded.	I		
 Prior to September 2010, this account was named NCUSIF Stabilizate and NCUSIF Premiums. 	•	-				-			
 March 2014 and forward includes "Non-Trading Derivative Liabilities, December 2011 and forward includes "Subordinated Debt Included in 								1. Summary	Financia
								,	

		Ratio A	Analysis						
Return to cover		For Charter :							
03/07/2019		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A			Region: Nation	n * Peer Group	: All * State =	'MO' * Type In	cluded: Feder	ally Insured S	tate Credit
	Count of CU in	Peer Group :	N/A		<u>Dec-2017</u>			Dec-2018	
	Dec-2014	Dec-2015	Dec-2016	Dec-2017	PEER Avg	Percentile**	Dec-2018	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets Net Worth/Total AssetsIncluding Optional	10.65	10.51	10.67	10.57	N/A	N/A	10.84	N/A	N/A
Total Assets Election (if used)	10.66	10.52	10.68	10.58	N/A	N/A	10.85	N/A	N/A
Total Delinquent Loans / Net Worth ³	5.95			5.04	N/A	N/A	5.11	N/A	N/A
Solvency Evaluation (Estimated)	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.78	5.46	5.34	5.61	N/A	N/A	5.41	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	0.99	0.84		0.79	N/A	N/A	0.79	N/A	N/A
* Net Charge-Offs / Average Loans	0.56			0.67	N/A	N/A	0.68	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	102.52		+	98.85	N/A	N/A	98.02	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS Delinquent Loans / Assets 3	0.05 0.63			-1.16 0.53	N/A N/A	N/A N/A	-1.86 0.55	N/A N/A	N/A N/A
EARNINGS	0.03	0.55	0.50	0.55	IN/A	IN/A	0.55	IN/A	IN/A
* Return On Average Assets	0.54	0.53	0.65	0.44	N/A	N/A	0.68	N/A	N/A
* Return On Average Assets Excluding Stabilization	0.01	0.00	0.00	0.11	1471	1471	0.00	14/71	14/71
Income/Expense & NCUSIF Premium ²	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
* Gross Income/Average Assets	5.48	5.48	5.60	5.58	N/A	N/A	5.94	N/A	N/A
* Yield on Average Loans	4.78	4.70	4.64	4.63	N/A	N/A	4.77	N/A	N/A
* Yield on Average Investments	1.29	1.17		1.55	N/A	N/A	1.97	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.09		+	2.12	N/A	N/A	2.18	N/A	N/A
* Cost of Funds / Avg. Assets	0.53			0.49	N/A	N/A	0.63	N/A	N/A
* Net Margin / Avg. Assets * Operating Exp./ Avg. Assets	4.95 #NAME?	4.99 #NAME?		5.09 #NAME?	N/A N/A	N/A N/A	5.31 #NAME?	N/A N/A	N/A N/A
* Provision For Loan & Lease Losses / Average Assets	#INAIVIE ? 0.37	#INAIVIE ? 0.37	+	#INAIVIE ? 0.50	N/A	N/A N/A	#INAIVIE ? 0.48	N/A N/A	N/A
* Net Interest Margin/Avg. Assets	2.86		+	2.98	N/A	N/A	3.13	N/A	N/A
Operating Exp./Gross Income	#NAME?	#NAME?		#NAME?	N/A	N/A	#NAME?	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets ¹	3.15	3.11	3.13	3.13	N/A	N/A	3.10	N/A	N/A
* Net Operating Exp. /Avg. Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	#NAME?	#NAME?	#NAME?	#NAME?	N/A	N/A	#NAME?	N/A	N/A
Reg. Shares / Total Shares & Borrowings	30.81	31.71	+	33.21	N/A	N/A	33.42	N/A	N/A
Total Loans / Total Shares Total Loans / Total Assets	74.22 63.94	73.58 63.44		78.85 67.25	N/A N/A	N/A N/A	82.49 70.31	N/A N/A	N/A N/A
Cash + Short-Term Investments / Assets	9.97	13.12		11.14	N/A	N/A N/A	10.05	N/A N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.27	94.64		94.90	N/A	N/A	94.97	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	47.50			52.36	N/A	N/A	53.08	N/A	N/A
Borrowings / Total Shares & Net Worth	1.93			2.87	N/A	N/A	3.24	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	3.95			4.38	N/A	N/A	4.56	N/A	N/A
Borrowers / Members	47.82			49.48	N/A	N/A	49.48	N/A	N/A
Members / Full-Time Employees	365.69		+	367.48	N/A	N/A	364.43	N/A	N/A
Avg. Shares Per Member	\$7,326	\$7,564		\$7,902	N/A	N/A	\$7,914	N/A	N/A
Avg. Loan Balance * Salary And Benefits / Full-Time Empl.	\$11,370 \$60,590	· ·		\$12,593 \$66,829	N/A N/A	N/A N/A	\$13,193 \$70,186	N/A N/A	N/A N/A
OTHER RATIOS	\$60,590	φου, 114	\$04,070	φ00,029	IN/A	IN/A	φ/0,100	IN/A	IN/A
* Net Worth Growth	5.24	4.58	6.82	3.97	N/A	N/A	6.61	N/A	N/A
* Market (Share) Growth	2.70			4.37	N/A	N/A	3.86	N/A	N/A
* Loan Growth	8.48	5.09	7.21	9.22	N/A	N/A	8.66	N/A	N/A
* Asset Growth	3.57	5.92	5.30	4.91	N/A	N/A	3.93	N/A	N/A
* Investment Growth	-5.66			-5.00	N/A	N/A	-7.47	N/A	N/A
* Membership Growth	2.53	Į.	1.86	2.67	N/A	N/A	3.71	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December	•								
**Percentile Rankings and Peer Average Ratios are produced once a quarter a Subsequent corrections to data after this date are not reflected in the Percent	tile Rank or the I	Peer Average Ra	atios until the next						
Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The perthe entire range of ratios. A high or low ranking does not imply good or bad peconclusions as to the importance of the percentile rank to the credit union's fin	ercentile ranking erformance. How	assigned to the reviewer, when reviewer.	credit union is a n	neasure of the re	lative standing of	of that ratio in			
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed as			d vehicles.						
 Prior to September 2010, this ratio was named Return on Assets Prior to NCU From December 2010 forward, NCUSIF Premium Expense is also excluded to 	JSIF Stabilizatio	<u> </u>							
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the This policy change may result in a decline in delinquent loans reported as of the control	the delinquency	reporting require	ments for troubled	d debt restructure	ed (TDR) loans.				2. Ratios
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Deturn to cover		• •	Ratio Analysis		
Return to cover		or Charter :			
03/07/2019 CU Name: N/A		ount of CU : sset Range :			
Peer Group: N/A	A		Region: Nation	n * Peer Group	o: All * State
	ount of CU in F				
	Dec-2014	Dec-2015	Dec-2016	Dec-2017	Dec-201
OTHER DELINQUENCY RATIOS 1	Dec-2014	Dec-2015	Dec-2016	Dec-2017	Dec-2016
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.99	0.83	0.92	1.18	1.0
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.0
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	3.21	1.98		1.09	0.9
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.86	0.63		0.62	0.6
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Fotal Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.98	1.07 0.94		0.97 0.87	0.8
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.94	0.94		0.00	0.0
All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?		#NAME?	#NAME
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	### WIVIE :	## W ((VIE.	mid dviL :	## #	mi vi vic
Secured by RE	9.01	14.30		18.75	18.2
ndirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.40	1.25		1.10	0.9
Participation Loans Delinquent >= 60 Days / Total Participation Loans	2.19	0.62		0.61	0.7
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans 2	3.19	1.16		#NAME?	#NAME
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ² TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not	1.73	0.63		#NAME?	#NAME
Secured by RE ²	13.07	76.57 0.00		#NAME?	#NAME
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale Allowance for Loan & Lease Losses to Delinquent Loans	#NAME?	#NAME?		0.00 #NAME?	0.00 #NAME
REAL ESTATE LOAN DELINQUENCY 1	m W MVIL :	// 14/ MVI⊏ :	#IN/AIVIL:	m wavi∟ :	#14/NVIL
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE					
Fixed/Hybrid/Balloon Loans	0.85	0.52		0.95	0.69
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	0.32	0.32	0.28	0.22	0.3
Only and Pmt Opt First & Other RE Loans	0.00	0.00	0.02	0.18	0.10
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	11.29	10.53		12.39	12.5
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE	7.00	5 00	44.00	4.4.70	
_ns also Reported as Commercial Loans	7.00	5.68		14.70	0.0
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	2.39 0.92	1.97 0.69		1.73 0.54	1.69 0.69
MISCELLANEOUS LOAN LOSS RATIOS	0.92	0.03	0.00	0.54	0.03
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.43	18.81	17.45	16.91	15.2
Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.09	1.99		2.36	2.5
Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	0.01	0.02	0.02	0.05	0.3
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.60	0.73		0.77	0.7
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.18	0.09		0.02	0.0
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.13	0.06		0.01	0.0
Net Charge Offs - Other RE Loans/ Avg Other RE Loans Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.29	0.14	0.11	0.06	0.08
Only and Payment Option First & Other RE Loans	0.00	0.04	0.00	0.09	0.0
Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00		0.00	0.0
Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.99	1.30	1.18	1.04	0.9
Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
Net Charge Offs - Commercial Loans / Avg Commercial Loans 2	-0.10	0.01	0.11	#NAME?	#NAME
SPECIALIZED LENDING RATIOS	10.50	40.00	24.20	00.40	05.0
ndirect Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans	19.53 2.74	19.86 3.00		23.40	25.23 2.4
Participation Loans Purchased YTD / Total Loans Granted YTD	2.74	2.46		1.97	1.0
* Participation Loans Sold YTD / Total Assets	0.27	0.38		0.34	0.4
Total Commercial Loans / Total Assets ²	#NAME?	#NAME?		#NAME?	#NAME
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	#NAME?	#NAME?	#NAME?	#NAME?	#NAME
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	35.69	39.12		33.22	29.3
REAL ESTATE LENDING RATIOS	33.08	39.12	30.28	33.22	29.3
Total Fixed Rate Real Estate / Total Assets	16.33	15.91		15.87	15.4
Total Fixed Rate Real Estate / Total Loans	25.55	25.07		23.61	22.0
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	31.01		26.56	26.9
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	59.05	65.40		61.94	84.0
nterest Only & Payment Option First & Other RE / Total Assets nterest Only & Payment Option First & Other RE / Net Worth	0.27 2.50	0.35 3.37		0.65 6.17	0.7 6.83
MISCELLANEOUS RATIOS	2.30	3.31	4.20	0.17	0.0
Mortgage Servicing Rights / Net Worth	1.19	1.26	1.33	1.30	1.3
Jnused Commitments / Cash & ST Investments	#NAME?	#NAME?		#NAME?	#NAME
Complex Assets / Total Assets	20.93	21.27	22.14	21.00	21.8
Short Term Liabilities / Total Shares and Deposits plus Borrowings	39.70	38.12	37.44	35.21	35.3
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirem	ents for troubled a	leht restructure	d (TDR) loans		
	onto rui truudied (ioni restructure	a (TDN) IDalis.		
This policy change may result in a decline in delinquent loans reported as of June 2012. Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory defi	nition of commerc	ial loans. This p	policy change	3. Supple	

		Ass							
Return to cover		For Charter :							
03/07/2019 CU Name: N/A		Count of CU :							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group: A	\II * State	- 'MO' * Type Include	d: Fodoral	ly Incured State Cree	dit Unior
reer Group. INA	Count	of CU in Peer Group :		Nation Feet Group. A	an State	- MO Type Illiciade	u. i euerai	iy ilisureu State Cret	
	Count	Or GO III I GOI GIGGIP .	1477						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
ASSETS									
CASH:									
Cash On Hand	129,560,659	133,961,002	3.4	144,057,014	7.5	160,323,342	11.3	155,332,550	-3.1
Cash On Deposit	558,363,794			764,193,146	-14.8	729,569,667	-4.5	664,118,335	
Cash Equivalents	19,505,530				-2.8	25,260,213	-12.2	28,107,746	+
TOTAL CASH & EQUIVALENTS	707,429,983	1,060,689,548	49.9	937,036,001	-11.7	915,153,222	-2.3	847,558,631	-7.4
NN/FOTMENTO									
INVESTMENTS:	21,159,784	20,002,670	-5.5	20,371,499	1 0	18,421,102	0.6	0	-100.0
Trading Securities Available for Sale Securities	1,790,600,456				1.8 8.2	1,845,320,883	-9.6 -4.5	1,716,020,441	-7.0
Held-to-Maturity Securities	134,689,104		1		3.0	109,195,021	-7.9	113,089,582	
Deposits in Commercial Banks, S&Ls, Savings Banks	711,282,001				-6.8	489,840,225	-15.7	422,424,396	
Loans to, Deposits in, and Investments in Natural	711,202,001	02 1,00 1,011	12.0	001,000,200	0.0	100,010,220	10.7	122, 12 1,000	10.0
Person Credit Unions ²	43,422,159	59,395,841	36.8	76,692,317	29.1	98,340,915	28.2	103,114,294	4.9
Total MCSD/Nonperpetual Contributed Capital and	,, .00	22,300,011		,,-11		22,2 .0,0 10		, , , , , , , , , , , , , , , , , , ,	
PIC/Perpetual Contributed Capital	17,063,147	16,987,247	-0.4	16,976,442	-0.1	17,022,728	0.3	17,055,645	0.2
All Other Investments in Corporate Cus	1,827,074				37.2	1,717,669		2,362,081	
All Other Investments ²	89,423,560	94,980,889	6.2	89,832,176	-5.4	101,552,301	13.0	113,318,415	11.6
TOTAL INVESTMENTS	2,809,467,285	2,717,118,667	-3.3	2,836,885,659	4.4	2,681,410,844	-5.5	2,487,384,854	-7.2
LOANS HELD FOR SALE	33,845,110	40,725,105	20.3	48,014,833	17.9	46,919,709	-2.3	34,568,595	-26.3
LOANS AND LEASES:									<u> </u>
Unsecured Credit Card Loans	425,615,887				3.0	455,285,499		467,669,848	+
All Other Unsecured Loans/Lines of Credit	278,239,062				9.3	348,413,410		368,848,006	
Payday Alternative Loans (PAL Loans) (FCUs only) Non-Federally Guaranteed Student Loans	44,735,252			0 E4 250 245	N/A 6.7	54,608,683	N/A 6.5	56,816,727	
New Vehicle Loans	921,485,406				9.3	1,219,829,664	14.5	1,408,332,954	
Used Vehicle Loans	2,165,634,310				11.5	2,873,782,483	10.4	3,098,182,191	+
Leases Receivable	2,100,004,010			1,862	N/A	2,073,702,403	-100.0	0,030,102,131	
All Other Secured Non-Real Estate Loans/Lines of Credit ³	341,033,060				6.9	400,817,622		421,672,711	
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family	0+1,000,000	370,300,300	0.0	030,211,701	0.0	400,017,022	1.2	721,072,711	0.2
Residential Properties ³	2,300,269,179	2,365,099,297	2.8	2,449,610,699	3.6	2,312,434,635	-5.6	2,464,110,111	6.6
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family	, ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,- , - ,		, - , -,	
Residential Properties ³	882,220,489	912,390,903	3.4	957,595,399	5.0	566,939,762	-40.8	1,003,856,548	77.1
All Other Real Estate Loans/Lines of Credit ³	N/A	N/A		N/A		482,307,678		134,451,332	-72.1
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	N/A		N/A		303,818,760		377,421,790	24.2
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	N/A		N/A		37,653,144		38,571,670	2.4
TOTAL LOANS & LEASES	7,359,232,645	7,734,174,765	5.1	8,291,583,083	7.2	9,055,891,340	9.2	9,839,933,888	8.7
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(70,894,092)	(68,932,793)	-2.8	(73,086,629)	6.0	(79,779,017)	9.2	(82,092,040)	
Foreclosed Real Estate	11,287,220	6,313,594	-44.1	9,097,988	44.1	8,676,260	-4.6	8,904,388	
Repossesed Autos	1,603,938			3,042,271	45.1	2,457,656	-19.2	2,252,427	
Foreclosed and Repossessed Other Assets	1,086,780				45.5	646,321	-22.2	606,612	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	13,977,938		1	12,970,717	44.4	11,780,237	-9.2	11,763,427	+
Land and Building	281,738,588			304,566,250	5.5	322,114,034	5.8	335,167,012	
Other Fixed Assets	43,415,506			54,958,821	2.0	53,818,227	-2.1	57,381,070	+
NCUA Share Insurance Capitalization Deposit	95,405,560			103,094,489	5.2	109,835,275	6.5	114,716,810	
Identifiable Intangible Assets	1 592 360	-	14//	2 042 492	N/A	987,987	N/A	749,880	
Goodwill TOTAL INTANGIBLE ASSETS	1,582,360 1,582,360				29.1 29.1	2,042,182	0.0 48.4	1,582,360 2,332,240	
Accrued Interest on Loans	1,582,360 22,044,555			2,042,182	29.1 5.7	3,030,169 25,901,491	11.3	2,332,240	
Accrued Interest on Loans Accrued Interest on Investments	6,405,447			7,149,781	-0.5	7,475,979		7,997,361	+
Non-Trading Derivative Assets, net	65,796		1		-99.8	7,475,979	-100.0	176,244	+
All Other Assets	205,837,716				27.1	312,946,729	8.8	310,541,083	
TOTAL OTHER ASSETS	234,353,514			318,065,724	24.4	346,324,199		346,347,618	
TOTAL ASSETS	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,498,239	4.9	13,995,062,105	3.9
TOTAL CU's	116				-4.5		-3.7	99	
# Means the number is too large to display in the cell									
¹ OTHER RE OWNED PRIOR TO 2004									
2 LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CU	INCLUDED IN ALL OTH	ER INVESTMENTS PRIOR	R TO JUNE	2006 FOR SHORT FORM	FILERS				
				policy change may cause flu					4. Assets

		Liabilities, Shares 8	P Equity		1				
Return to cover		For Charter :							
03/07/2019		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	ΔII * State	e = 'MO' * Type Includ	led: Fede	rally Insured State Cre	dit
1001 01049. 147	Count	of CU in Peer Group :		Tution 1 coi Group.	Otal		100. 1 000	lany moured state or	
			1 271						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A	١	N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &									
Draws Against Lines of Credit	215,232,051	247,313,395			22.5				14.0
Borrowing Repurchase Transactions	0	10,113,281		· · ·					N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	500,000	N/A
Non-Trading Derivative Liabilities, net	0	0	N/A	0	N/A	0	N/A	166,000	N/A
Accrued Dividends and Interest Payable	12,378,843	12,300,571	-0.6	12,616,088	2.6	12,810,880	1.5	14,438,129	12.7
Accounts Payable & Other Liabilities	159,449,399	158,905,364			17.2			163,868,519	-28.5
TOTAL LIABILITIES	387,060,293	428,632,611				612,981,306		614,470,220	0.2
	331,000,200	120,002,011	10.7	011,772,000	20.1	0.2,001,000	.0.1	31.,170,220	0.2
SHARES AND DEPOSITS									
Share Drafts	1,690,759,847	1,969,457,422	16.5	2,094,747,630	6.4	2,269,797,210	8.4	2,431,507,210	7.1
Regular Shares	3,121,721,491	3,412,003,948						, , ,	4.9
Money Market Shares								2,756,387,263	2.3
·	2,418,108,558	2,519,855,623					_		2.3
Share Certificates	1,687,626,877	1,638,734,315				1,657,146,004			
IRA/KEOGH Accounts	952,388,751	922,166,317	+				1	813,876,434	-4.2
All Other Shares ¹	31,838,239	32,074,972			12.1	39,509,264		, ,	8.7
Non-Member Deposits	13,614,791	16,957,334							45.0
TOTAL SHARES AND DEPOSITS	9,916,058,554	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4	11,928,408,350	3.9
EQUITY:									
Undivided Earnings	779,004,541	819,206,163	5.2	886,562,960	8.2	925,767,919	4.4	998,862,875	7.9
Regular Reserves	213,815,398	212,019,644	-0.8	211,248,468	-0.4	211,447,356	0.1	211,072,881	-0.2
Appropriation For Non-Conforming Investments		, ,		, ,		, ,		, ,	
(SCU Only)	0	1,136,101	N/A	0	-100.0	66,018	N/A	50,795	-23.1
Other Reserves	230,930,152	243,829,924				269,821,767		· ·	6.9
Equity Acquired in Merger	2,378,003	6,119,825							15.0
Miscellaneous Equity	1,188,480	1,188,480							0.0
Accumulated Unrealized G/L on AFS Securities	814,696	-6,680,526	_		-218.7	-21,697,137	-	, ,	
Accumulated Unrealized Losses for OTTI	014,030	-0,000,320	-320.0	-21,200,041	-210.7	-21,037,137	-1.0	-32,347,200	-30.0
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-271,963	0	100.0	0	N/A			213,646	
Other Comprehensive Income	-21,423,757	-26,254,542			-15.3			·	
Net Income	21,120,707	20,201,012) N/A		N/A		N/A	02,110,070	N/A
EQUITY TOTAL	1,206,435,550	1,250,565,069			5.4			1,452,183,535	6.1
	,,,	,,,		,- , -,-		, , , .		, - ,,	
TOTAL SHARES & EQUITY	11,122,494,104	11,761,815,000	5.7	12,321,358,492	4.8	12,853,516,933	4.3	13,380,591,885	4.1
TOTAL LIABILITIES, SHARES, & EQUITY	11,509,554,397	12,190,447,611	5.9	12,836,131,130	5.3	13,466,498,239	4.9	13,995,062,105	3.9
NCUA INSURED SAVINGS ²									
Uninsured Shares	411,834,668	492,759,231	19.6	495,140,679	0.5	524,340,657	5.9	479,492,268	-8.6
Uninsured Non-Member Deposits	1,990,392	2,473,218			-32.4				
Total Uninsured Shares & Deposits	413,825,060	495,232,449	_					481,362,513	-9.6
Insured Shares & Deposits	9,502,233,494	10,016,017,482	_						4.5
TOTAL NET WORTH	1,226,128,094	1,282,311,657					1		
# Means the number is too large to display in the cell	1,220,120,004	1,202,011,007	+.0	1,000,177,072	0.0	1, 12 1, 170,007	7.0	1,010,222,140	0.0
1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA	/KFOGHs. AND NONMEMBER	SHARES FOR SHORT F	ORM FILE	RS					
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,0		5. J. II. LO I OIL OILOILI I	J. MVI I ILL						
October 3, 2006 and forward, the NCOSh coverage increased to \$230,03 December 2011 and forward includes "Subordinated Debt Included in Ne								F 1 1-1	Ch =
December 2011 and forward includes. Supplicated Dept included in Ne	AL VY OILII.							5. Lian	ShEquity

		Income Statem							
Return to cover		For Charter :							-
03/07/2019		Count of CU:	1						+
CU Name: N/A		Asset Range :		Nation * Boom Comme	A II + O1 - 1 -	IMOL * True a lucalisada	d. F . d	U I	
Peer Group: N/A	0			Nation * Peer Group:	All * State	e = 'WO' ^ I ype include	a: Federa	ily insured State Cred	JIT UNIO
	Count of C	U in Peer Group :	N/A						
	Dog 2014	Dec-2015	0/ Cha	Dec-2016	9/ Cha	Dec-2017	9/ Cha	Dec-2018	0/ Ck
* INCOME AND EXPENSE	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Ch
INTEREST INCOME:									+
	222 224 242	055 405 000	4.0	070 440 000		404 044 000	7.0	450 775 475	10
Interest on Loans	338,684,019	355,125,600				401,814,363	7.6	450,775,175	
Less Interest Refund	(526,357)	(504,360)	-4.2		149.6	, , ,	-62.3	(467,217)	
Income from Investments	44,676,917	42,250,777	-5.4	, , , , , , , , , , , , , , , , , , ,		, ,	12.3	65,265,196	+
Income from Trading	414,364	-1,257,156	1	· · · · · · · · · · · · · · · · · · ·	241.4	684,266	-61.5	0	
TOTAL INTEREST INCOME	383,248,943	395,614,861	3.2	422,096,819	6.7	456,119,624	8.1	515,573,154	13
INTEREST EXPENSE:									
Dividends	44,024,134	42,289,566		, ,		45,701,376	1.6	60,217,978	-
Interest on Deposits	11,668,792	11,086,794	-5.0	· ·			7.1	15,493,667	-
Interest on Borrowed Money	4,597,536	5,323,038			24.1	7,483,775	13.3	10,333,393	
TOTAL INTEREST EXPENSE	60,290,462	58,699,398	1			64,596,504	3.7	86,045,038	
PROVISION FOR LOAN & LEASE LOSSES	41,662,765	43,892,129	1				17.2	66,264,306	
NET INTEREST INCOME AFTER PLL	281,295,716	293,023,334	4.2	304,255,576	3.8	326,379,074	7.3	363,263,810	11
NON-INTEREST INCOME:									
Fee Income	112,937,018	116,040,777	2.7		6.8		3.1	134,379,728	
Other Operating Income	123,510,331	137,981,633				150,424,678	-2.9	165,187,925	
Gain (Loss) on Investments	965,075	1,526,975			66.6	-540,993	-121.3	4,038,696	846
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	284	N/A	-32,859	######	334	101
Gain (Loss) on Disposition of Assets	-2,820,948	-1,258,635	55.4	198,265	115.8	-534,749	-369.7	-3,297,718	-516
Gain from Bargain Purchase (Merger)	0	2,153,974	N/A	0	-100.0	0	N/A	0	N/
Other Non-Oper Income/(Expense)	-719,401	-1,615,677	-124.6	3,814,760	336.1	-17,272,644	-552.8	8,539,264	149
NCUSIF Stabilization Income	0	0	N/A	. 0	N/A	0	N/A	0	N/
TOTAL NON-INTEREST INCOME	233,872,075	254,829,047	9.0	285,415,738	12.0	259,858,861	-9.0	308,848,229	18
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	224,274,522	241,284,892	7.6	252,268,431	4.6	264,309,396	4.8	290,288,984	. 9
Travel, Conference Expense	4,346,011	4,547,576	4.6	4,498,715	-1.1	4,638,548	3.1	5,473,314	18
Office Occupancy	32,740,885	34,259,271	4.6	34,699,011	1.3	36,216,580	4.4	38,964,145	7.
Office Operation Expense	91,227,419	97,317,318	6.7	104,990,744	7.9	106,328,712	1.3	113,357,810	6
Educational and Promotion	15,117,153	17,091,946	13.1	16,336,311	-4.4	18,614,724	13.9	20,259,834	. 8
Loan Servicing Expense	32,180,525	36,254,997	12.7	38,722,741	6.8	37,441,949	-3.3	40,472,792	8
Professional, Outside Service	32,836,557	33,567,117	2.2	34,546,711	2.9	37,649,154	9.0	43,243,927	14
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	99,901	46	-100.0	271	489.1	0	-100.0	1,300	N/
Member Insurance - Temporary Corporate		<u>-</u>						,,,,,	
CU Stabilization Fund ³	0	0	N/A		N/A	0	N/A	0	N/
Member Insurance - Other	311,577	152,699				179,644	1.7	131,972	
Operating Fees	1,575,329	1,590,929	 	•	1.1	1,663,769	3.5	1,723,365	+
Misc Operating Expense	19,380,811	18,823,496			6.4	21,147,398	5.6	25,102,366	
TOTAL NON-INTEREST EXPENSE	454,090,690	484,890,287	6.8			528,189,874	4.0	579,019,809	
NET INCOME (LOSS) EXCLUDING STABILIZATION	13 1,300,000	.5.,555,207	1 0.0	337,072,743	1	020,100,074	1.0	3. 3,010,000	
EXPENSE AND NCUSIF PREMIUMS */4	61,177,002	62,962,140	2.9	81,799,136	29.9	58,048,061	-29.0	93,093,530	60
NET INCOME (LOSS)	61,077,101	62,962,094					-29.0	93,092,230	+
RESERVE TRANSFERS:	01,011,101	02,002,004	5.1	01,100,000	25.5	33,040,001	20.0	00,002,200	
Transfer to Regular Reserve	357,246	203,761	-43.0	168,319	-17.4	186,662	10.9	939,340	403
* All Income/Expense amounts are year-to-date while the related % change		200,701	70.0	100,319	17.4	100,002	10.0	333,340	703
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¹ From September 2009 to December 2010, this account includes NCUSIF P	remium Evnence				I				
² For December 2010 forward, this account includes only NCUSIF Premium	•								-
·	•	NICIE Deserte - E	F: C		al				-
From March 2009 to June 2009, this account was named NCUSIF Stabilization account only includes only the Temporary Corporate CU Stabilization.		USIF Premium Exper	nse. For Se	eptember 2009 and forwar	a,				
this account only includes only the Temporary Corporate CO Stabilization t	-Apoliae (ace 1001110163 1 & Z).					is excluded.			6. IncE

	Delir	quent Loan Info	ormation	1					
Return to cover		For Charter :							
03/07/2019		Count of CU:							
CU Name: N/A		Asset Range :		Nation * Boom Oncom	All * Ot				1
Peer Group: N/A	Count of CU	in Peer Group :		Nation * Peer Grou	p: All ^ St	ate = 'MO' ^ Type Ir	iciuaea: i	rederally insured 5	tate
	5 0011	D 0015	0/ 01	5 2242	2/ 21	5 001	2/ 01	D 0010	24.01
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	Dec-2014	Dec-2015	% Cng	Dec-2016	% Cng	Dec-2017	% Chg	Dec-2018	% Chg
30 to 59 Days Delinquent	139,314,875	118,410,492	-15.0	114,313,762	-3.5	128,932,520	12.8	116,995,821	-9.3
60 to 179 Days Delinquent	54,491,734	49,789,259	-8.6	49,018,434	-1.5	54,066,920	10.3	61,380,620	13.5
180 to 359 Days Delinquent	13,713,963	11,058,544	-19.4	9,844,679	-11.0	13,194,080	34.0	10,319,086	-21.8
> = 360 Days Delinquent	4,744,200	4,167,444				4,505,673		5,844,932	
Total Del Loans - All Types (> = 60 Days)	72,949,897	65,015,247				71,766,673		77,544,638	
% Delinquent Loans / Total Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans 30 to 59 Days Delinquent	6,132,734	6,976,897	13.8	6,531,434	-6.4	8,215,421	25.8	4,937,969	-39.9
60 to 179 Days Delinquent	3,927,749	3,371,177				4,911,730		4,447,778	1
180 to 359 Days Delinquent	263,675	217,898	-		+	453,143		392,039	
> = 360 Days Delinquent	20,241	15,643			+	19,786		14,657	
Total Del Credit Card Lns (> = 60 Days)	4,211,665	3,604,718				5,384,659		4,854,474	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.99	0.83	-			1.18		1.04	
Payday Alternative Loans (PAL Loans) FCU Only									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0				0		0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0				0		0	+
Total Del PAL Lns (> = 60 Days)	0	0			,	0	,	0	
%PAL Loans DQ >= 60 Days / Total PAL Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
Non-Federally Guaranteed Student Loans	555 500	1 00 1 100	100.0	500 705	50.0	200 000	40.0	704.004	4=-
30 to 59 Days Delinquent	555,520	1,294,133				623,289		721,294	1
60 to 179 Days Delinquent	1,334,136	882,040				523,893		539,953	
180 to 359 Days Delinquent > = 360 Days Delinquent	35,121 64,702	29,646 37,552				54,385 19,548		1,680 18,338	1
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,433,959	949,238			+ +	597,826		559,971	+
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total	1,400,909	949,230	-33.0	037,033	-30.1	397,020	-9.1	339,971	-0.0
Non-Federally Guaranteed Student Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
New Vehicle Loans									
30 to 59 Days Delinquent	23,518,344	16,932,181	-28.0	14,414,851	-14.9	16,110,931	11.8	17,144,506	6.4
60 to 179 Days Delinquent	6,365,435	5,122,826			+	6,410,859		7,710,929	
180 to 359 Days Delinquent	1,333,089	777,991		· · · · · · · · · · · · · · · · · · ·		936,510		1,164,607	
> = 360 Days Delinquent	260,137	209,410				230,330		245,922	+
Total Del New Vehicle Lns (> = 60 Days)	7,958,661	6,110,227			+	7,577,699		9,121,458	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans Used Vehicle Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
	F2 000 001	42 400 402	10.4	42.757.054	1.3	F1 020 010	18.7	4E 902 46E	11 (
30 to 59 Days Delinquent 60 to 179 Days Delinquent	52,900,991 17,734,645	43,190,103 20,717,604	-		+	51,920,810 21,671,087		45,892,465 20,735,621	
180 to 359 Days Delinquent	2,831,631	3,694,958			+ +	5,223,709		4,819,628	
> = 360 Days Delinquent	563,141	520,885			+ +	1,027,184		820,952	+
Total Del Used Vehicle Lns (> = 60 Days)	21,129,417	24,933,447	-			27,921,980		26,376,201	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	#NAME?	#NAME?		#NAME?	+	#NAME?		#NAME?	
·									
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
	m v une :	/// WIL:		/// WIE:		mi with a contract of the cont		miv wie.	
Leases Receivable									
30 to 59 Days Delinquent	0	0				0		0	1
60 to 179 Days Delinquent	0	0			+	0		0	
180 to 359 Days Delinquent > = 360 Days Delinquent	0	0			+ + +	0		0	-
> = 360 Days Delinquent Total Del Leases Receivable (> = 60 Days)	0	0				0		0	+
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00				0.00		0.00	
All Other Loans ²	0.00	0.00	13//	0.00	14// (0.00	14//1	0.00	14//
30 to 59 Days Delinquent	9,516,676	8,077,825	-15.1	9,100,641	12.7	8,495,874	-6.6	8,344,958	-1.8
60 to 179 Days Delinquent	5,859,589	4,671,298				7,341,415		7,803,444	1
180 to 359 Days Delinquent	2,116,637	1,577,354			+ +	2,431,523		924,518	
> = 360 Days Delinquent	881,354	571,951		777,247		815,264		502,060	+
Total Del All Other Loans (> = 60 Days)	8,857,580	6,820,603				10,588,202		9,230,022	1
%All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?		#NAME?		#NAME?		#NAME?	
# Means the number is too large to display in the cell									
# Means the number is too large to display in the cell ¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the deling decline in delinguent loans reported as of June 2012.	uency reporting requireme	nts for troubled de	bt restructi	ured (TDR) loans. This	policy chan	ge may result in a			

eturn to cover 8/07/2019 U Name: N/A eer Group: N/A DELINQUENT LOANS BY CATEGORY LL REAL ESTATE LOANS 0 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	Count of Dec-2014	For Charter Count of CU Asset Range Criteria CU in Peer Group	: 99 : N/A : Region: Na	ation * Peer Grou	o: All * St	oto - 'MO' * Type l		adarally Insured S	
DELINQUENT LOANS BY CATEGORY 1 LL REAL ESTATE LOANS 0 to 59 Days Delinquent 60 to 179 Days Delinquent		Asset Range Criteria	: N/A : Region: Na	ation * Peer Grou	p: All * St	oto – 'MO' * Typo li		Endorally Insured 9	
DELINQUENT LOANS BY CATEGORY 1 LL REAL ESTATE LOANS 1 to 59 Days Delinquent 60 to 179 Days Delinquent				tion * Peer Grou	p: All * St	oto - 'MO' * Typo li		Endorally Incured S	
LL REAL ESTATE LOANS 0 to 59 Days Delinquent 60 to 179 Days Delinquent		CU in Peer Group	: N/A			ate = IVIO Type II	ncluded:	ederally illisured S	State
LL REAL ESTATE LOANS 0 to 59 Days Delinquent 60 to 179 Days Delinquent	Dec-2014		1						-
LL REAL ESTATE LOANS 0 to 59 Days Delinquent 60 to 179 Days Delinquent		Dec-2015	5 % Chg	Dec-2016	% Cha	Dec-2017	% Chg	Dec-2018	% Ch
to 59 Days Delinquent 60 to 179 Days Delinquent			70 0.1.9		// G.1.9		/s c.i.g		70 011,
60 to 179 Days Delinquent									
<u> </u>	46,690,610			39,982,180	-4.7	43,566,195		39,954,629	
100 to 000 Days Delinquent	19,270,180 7,133,810			14,150,058 2,939,884	-5.8 -38.2	13,207,936 4,094,810		20,142,895 3,016,614	
> = 360 Days Delinquent	2,954,625			3,522,207	25.3	2,393,561		4,243,003	
Total Del Real Estate Loans (> = 60 Days)	29,358,615			20,612,149	-8.8	19,696,307		27,402,512	
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	#NAME?		? #####	#NAME?		#NAME?		#NAME?	
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	#NAME?	P #NAME?	? ######	#NAME?	######	#NAME?	######	#NAME?	######
st Mortgage Fixed Rate and Hybrid/Balloon > 5 years to 59 Days Delinquent	26,931,823	3 24,920,985	5 -7.5	24,323,088	-2.4	21,722,723	-10.7	18,918,175	-12.
60 to 179 Days Delinquent	10,798,756			7,739,332	-2.0	6,224,895		10,200,029	
180 to 359 Days Delinquent	4,298,168			1,359,605	-46.4	2,208,221		2,285,381	+
> = 360 Days Delinquent	2,617,430	2,485,720	-5.0	2,790,054	12.2	1,818,660	-34.8	2,844,356	56.
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	47.744.054	10.000.400	07.4	44.000.004	0.0	40.054.770	40.0	45 000 700	
1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1s	17,714,354	12,922,406	6 -27.1	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5
tg Fixed and Hybrid/Balloons > 5 yrs	#NAME?	#NAME?	? ######	#NAME?	######	#NAME?	######	#NAME?	#####
st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
to 59 Days Delinquent	13,504,267			9,695,718	-13.5	14,656,618		13,752,148	
60 to 179 Days Delinquent	5,201,856			4,398,770	-2.4	3,289,141		5,586,531	
180 to 359 Days Delinquent	2,205,599			1,004,690	-43.2	1,028,961		285,171	
> = 360 Days Delinquent Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	59,995 7,467,450		0 -100.0 0 -16.0	506,240 5,909,700	N/A -5.8	128,960 4,447,062		926,779 6,798,481	
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent	7,407,430	0,273,310	-10.0	3,303,700	-5.0	4,447,002	-24.1	0,730,401	52.
= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5									
S	#NAME?	#NAME?	? ######	#NAME?	######	#NAME?	######	#NAME?	#####
ther Real Estate Fixed Rate/Hybrid/Balloon	0.007.400	0.740.40		0.470.000	4= 0	0.040.000		4 070 045	
0 to 59 Days Delinquent 60 to 179 Days Delinquent	2,667,499 1,843,109			3,173,860 477,045	15.8 -55.3	3,013,392 2,622,741		1,970,845 1,222,044	
180 to 359 Days Delinquent	227,860			164,137	24.1	510,509		83,489	
> = 360 Days Delinquent	123,716			62,221	47.6	328,584		365,590	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	2,194,685			703,403	-43.4	3,461,834		1,671,123	
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total									
ther RE Fixed/Hybrid/Balloon Loans ther Real Estate Adjustable Rate	0.85	0.52	2 -38.9	0.32	-37.9	0.95	192.0	0.69	-27.1
ther Real Estate Adjustable Rate) to 59 Days Delinquent	3,587,021	3,064,184	4 -14.6	2,789,514	-9.0	4,173,462	49.6	5,313,461	27.3
60 to 179 Days Delinquent	1,426,459			1,534,911	-1.1	1,071,159		3,134,291	
180 to 359 Days Delinquent	402,183			411,452	27.5	347,119		362,573	
> = 360 Days Delinquent	153,484			163,692	-42.4	117,357		106,278	-9.4
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,982,126	2,158,332	2 8.9	2,110,055	-2.2	1,535,635	-27.2	3,603,142	134.6
Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other E Adjustable Rate Loans	0.32	0.32	2 1.0	0.28	-11.0	0.22	-24.3	0.38	76.
OMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ²	0.02	0.02	1.0	0.20	11.0	0.22	24.0	0.00	70.
ember Commercial Loans Secured By RE									
to 59 Days Delinquent	3,276,650			3,873,510	139.8	2,903,581	-25.0	3,487,043	3 20.1
60 to 179 Days Delinquent	974,629			667,289	4.6	2,172,901		3,460,435	
180 to 359 Days Delinquent	2,180,203			402.000		0		449,549	
> = 360 Days Delinquent Total Del Member Commercial Loans Secured by RE (> = 60 Days)	112,775 3,267,607		0 -100.0 9 -54.8	462,890 1,130,179	N/A -23.5	2,172,901		19,977 3,929,961	
Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total	3,207,007	1,477,703	-54.0	1,130,179	-23.3	2,172,301	92.5	3,929,901	00.3
ember Commercial Loans Secured by RE	#NAME?	#NAME?	? ######	#NAME?	######	#NAME?	######	#NAME?	#####
ember Commercial Loans NOT Secured By RE									<u> </u>
0 to 59 Days Delinquent	856,076			339,619	61.4 96.3	297,415		127,751	_
60 to 179 Days Delinquent 180 to 359 Days Delinquent	573,344 145,641	<u> </u>		106,554 63,957	-55.8	117,100 16,918		152,122	
> = 360 Days Delinquent	536,366			394,105	-15.2	312,344		227,924	
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	1,255,351			564,616	-14.9	446,362		380,046	
Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total				•		·			
ember Commercial Loans NOT Secured By RE	#NAME?	#NAME?	? ######	#NAME?	######	#NAME?	######	#NAME?	######
onMember Commercial Loans Secured By RE									
0 to 59 Days Delinquent	657,750		0 -100.0	0	N/A	0		0	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	20,004 1,107,238		0 -100.0	0	,	0		0	
> = 360 Days Delinquent	1,107,230		0 -100.0 0 N/A	0	N/A	0		0	_
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	1,127,242		0 -100.0	0	N/A	0		0	_
NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total									
onMember Commercial Loans Secured by RE	#NAME?	#NAME?	? ######	#NAME?	######	#NAME?	######	#NAME?	#####
onMember Commercial Loans NOT Secured By RE 0 to 59 Days Delinquent) NI/A	0	NI/A	^	NI/A		N1/
60 to 179 Days Delinquent	0		0 N/A 0 N/A	0	N/A N/A	0		0	
180 to 359 Days Delinquent	63,444		0 -100.0	0	N/A	0		0	
> = 360 Days Delinquent	00,444		0 N/A	0	N/A	0		0	
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	63,444	. (0 -100.0	0	N/A	0		0	+
NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /							,,		
otal NonMember Commercial Loans NOT Secured by RE	#NAME?	' #NAME1	? ######	#NAME?	######	#NAME?	######	#NAME?	#####
Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency	reporting requirements	for troubled dobt roots:	Intured (TDD) I	nans					_

Return to cover	Losses, Bankrupto	cy Information, and T For Charter :	1	Debt Restructured Lo	oans				
03/07/2019		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Count	Criteria : of CU in Peer Group :		Nation * Peer Group	: All * State	= 'MO' * Type Incl	uded: Fe	derally Insured State	Credit
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off * Total Loans Recovered	52,335,386 12,435,722			62,312,755 10,390,825		69,195,377 11,165,036	11.0 7.5	· · ·	
* NET CHARGE OFFS (\$\$)	39,899,664		_	51,921,930		58,030,341	11.8		_
***%Net Charge-Offs / Average Loans	0.56			0.65		0.67	3.2		
Total Del Loans & *Net Charge-Offs 1	112,849,561	111,444,332	-1.2	116,122,534	4.2	129,797,014	11.8	141,485,873	9.0
Combined Delinquency and Net Charge Off Ratio ¹	1.56	1.46	-6.4	1.42	-2.3	1.46	2.8	1.46	0.2
* Unsecured Credit Card Lns Charged Off	10,927,976	10,500,067	-3.9	11,409,647	8.7	12,725,096	11.5	13,677,740	7.5
* Unsecured Credit Card Lns Recovered	2,188,622			2,085,644		2,077,555		<u> </u>	
* NET UNSECURED CREDIT CARD C/Os	8,739,354			9,324,003		10,647,541	14.2	· ' '	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.09			2.11	5.8	2.36		2.52	+
* Non-Federally Guaranteed Student Loans Charged Off	7,541			12,473		32,003		,	
* Non-Federally Guaranteed Student Loans Recovered * Not Non-Federally Guaranteed Student Loans C/Os	1,874 5,667			1,500 10,973		3,374 28,629	124.9 160.9		
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	5,067	10,712	. 03.0	10,973	2.4	20,029	100.9	210,100	000.9
Federally Guaranteed Student Loans	0.01			0.02		0.05		0.38	
* Total 1st Mortgage RE Loan/LOCs Charged Off	3,686,478			1,572,935		936,499		· · · · · · · · · · · · · · · · · · ·	
* Total 1st Mortgage RE Loans/LOCs Recovered * NET 1st MORTGAGE RE LOANS/LOCs C/Os	724,479 2,961,999	· · · · · · · · · · · · · · · · · · ·		563,107 1,009,828	92.3	675,834 260,665		· · · · · · · · · · · · · · · · · · ·	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	2,901,998	1,472,003	-50.5	1,009,828	-51.4	200,003	-74.2	230,014	-0.4
/ Avg 1st Mortgage RE Loans/LOCs	0.13		-52.2	0.04		0.01	-75.3		-14.2
* Total Other RE Loans/LOCs Charged Off	3,894,850			1,412,473		1,135,361	-19.6	· ' '	
* Total Other RE Loans/LOCs Recovered * NET OTHER RE LOANS/LOCs C/Os	1,370,266			415,150		574,514			
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	2,524,584 0.29			997,323 0.11	-23.3 -26.4	560,847 0.06	-43.8 -48.3	· · · · · · · · · · · · · · · · · · ·	
* Total Real Estate Loans Charged Off	7,581,328			2,985,408		2,071,860			
* Total Real Estate Lns Recovered	2,094,745			978,257	22.0	1,250,348			
* NET Total Real Estate Loan C/Os	5,486,583	· · ·		2,007,151	-27.6	821,512		1,181,751	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans * Total TDR 1st & Other Real Estate Lns Charged Off	0.18 871,284			0.06 236,040		0.02 281,000			
* Total TDR 1st & Other Real Estate Lns Recovered	83,382			41,025		3,888		· · · · · · · · · · · · · · · · · · ·	
*NET TDR Real Estate C/Os	787,902	,		195,015		277,112		109,266	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	#NAME?	#NAME?		#NAME?		#NAME?		#NAME?	######
* Total Leases Receivable Charged Off * Total Leases Receivable Recovered	0	0	N/A	0		0			N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A N/A	0		0			
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00			0.00		0.00			
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,348			1,994		2,132		•	
Number of Members Who Filed Chapter 13 YTD Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1,669	1,495		2,229		2,496			
Total Number of Members Who Filed Bankruptcy YTD	4,021	3,509	-50.0 -12.7	1 4,224	-50.0 20.4	4,630	100.0 9.6		· ·
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	40,706,206			40,907,653		51,178,167	25.1	40,371,093	
* All Loans Charged Off due to Bankruptcy YTD	10,167,037			10,875,279		11,698,317	7.6		
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.43	18.81	-3.2	17.45	-7.2	16.91	-3.1	15.28	-9.6
REAL ESTATE FORECLOSURE SUMMARY Real Estate Loans Foreclosed YTD	14 740 500	6 700 000	-42.0	6 407 200	-9.8	4 GEE 007	-24.0	6.074.050	30.5
Number of Real Estate Loans Foreclosed YTD	11,719,508 96			6,127,308 53	 	4,655,897 51	-24.0		
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING	90	71	10.0		31.2	31	5.0	37	01.4
TDR First Mortgage RE Loans	49,226,763			39,597,288		33,070,119			
TDR Other RE Loans	5,300,850			4,959,349		4,601,826		· · · · · · · · · · · · · · · · · · ·	
Total TDR First and Other RE Loans TDR RE Loans Also Reported as Commercial Loans ²	54,527,613 5,890,554		+	44,556,637 3,891,880	-7.5 -19.6	37,671,945 1,747,245		37,508,922 622,232	
TDR Consumer Loans (Not Secured by RE)	5,890,554 12,441,447			12,629,295	13.5	15,053,722	19.2		
TDR Commercial Loans (Not Secured by RE) ²	4,104,964			589,826	 	449,555			
Total TDR First RE, Other RE, Consumer, and Commercial Loans	71,074,024	60,158,118	-15.4	57,775,758	-4.0	53,175,222	-8.0	57,150,316	7.5
Total TDR Loans to Total Loans	#NAME?			#NAME?		#NAME?		#NAME?	
Total TDR Loans to Net Worth TDR portion of Allowance for Loan and Lease Losses	#NAME?			#NAME?		#NAME?		#NAME?	
# Means the number is too large to display in the cell	5,154,437	2,935,781	-43.0	2,353,288	-19.8	1,595,453	-32.2	1,143,098	-28.4
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualization factor)	ina)								
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquence		its for troubled debt restru	ıctured (TDF	R) loans.					
This policy change may result in a decline in delinquent loans reported as of June 2012.									
Reporting requirements for loans were changed with September 2017 cycle to accommodation prior cycles.	te the regulatory defini	tion of commercial loans.	This policy of	change may cause fluctu	ations			Bankruptcy Informatio	

	<u> </u>	ndirect and Participation		ng					
Return to cover		For Charter :							
03/07/2019		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group: A	II * Ctoto	- MOI * Type Include	d. Fadarall	v Incurred State Cree	dit Union
reel Gloup. N/A	Count	of CU in Peer Group :		Nation Feet Group. A	iii State	= MO Type Include	u. Feueran	y insured State Cred	UIL OIHOH
	Count	or com reer Group.	IN/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
INDIRECT LOANS OUTSTANDING	500 2014	200 2010	70 Ong	200 2010	70 Ong	500 2011	70 Ong	500 2010	/ /o Ong
Indirect Loans - Point of Sale Arrangement	944,367,928	1,012,810,964	7.2	1,125,064,400	11.1	1,198,767,390	6.6	1,465,111,664	22.2
Indirect Loans - Outsourced Lending Relationship	493,093,308		6.1		20.9	920,406,947	45.5	1,017,577,175	
Total Outstanding Indirect Loans	1,437,461,236		6.9		14.4		20.6	2,482,688,839	
%Indirect Loans Outstanding / Total Loans	19.53		1.7		6.7		10.4	25.23	
DELINQUENCY - INDIRECT LENDING 1									
30 to 59 Days Delinquent	59,429,550	43,527,603	-26.8	41,159,624	-5.4	45,799,234	11.3	41,643,058	-9.1
60 to 179 Days Delinquent	16,962,054	16,152,195	-4.8		1.8	18,483,881	12.4	19,299,796	
180 to 359 Days Delinquent	2,874,209	2,756,912	-4.1	3,092,510	12.2	4,218,971	36.4	3,453,915	-18.1
> = 360 Days Delinquent	351,549	355,395	1.1	440,764	24.0	685,179	55.5	573,334	-16.3
Total Del Indirect Lns (>= 60 Days)	20,187,812	19,264,502	-4.6	19,970,995	3.7	23,388,031	17.1	23,327,045	-0.3
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.40	1.25	-10.7	1.14	-9.4	1.10	-2.9	0.94	-14.9
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	15,168,143	21,365,148	40.9		2.3	23,018,417	5.3	25,615,797	
* Indirect Loans Recovered	1,942,942	2,019,024	3.9		20.5	2,880,065	18.4	3,262,446	13.3
* NET INDIRECT LOAN C/Os	13,225,201	19,346,124	46.3	19,431,660	0.4	20,138,352	3.6	22,353,351	11.0
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.99	1.30	31.2	1.18	-9.3	1.04	-11.9	0.97	-6.5
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased									
+ CU Portion of Part. Lns Interests Retained):									
Consumer	17,326,043				41.7		5.3	41,693,507	+
Non-Federally Guaranteed Student Loans	20,144,547	20,525,907	1.9		-0.5		4.9	24,191,510	
Real Estate	15,013,347	14,179,942	-5.6	· · · ·	37.4		184.8	69,952,650	
Commercial Loans (excluding C&D) ²	22,850,887	24,082,881	5.4		-4.2		99.6	46,318,812	
Commercial Construction & Development ²	606,382	1,307,124	115.6	3,733,828	185.7	3,356,179	-10.1	5,923,111	76.5
Loan Pools	108,475,788	121,121,072	11.7	106,562,650	-12.0	80,623,655	-24.3	52,417,556	-35.0
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	201,906,440	231,904,048	14.9		4.3	255,392,263	5.6	240,497,146	
%Participation Loans Outstanding / Total Loans	2.74	3.00	9.3	2.92	-2.7	2.82	-3.3	2.44	-13.3
* Participation Loans Purchased YTD	85,311,586	93,368,978	9.4	70,873,971	-24.1	86,586,864	22.2	51,499,500	-40.5
%Participation Loans Purchased YTD						!			
/ Total Loans Granted YTD	2.59	2.46	-5.0	1.71	-30.6	1.97	15.6	1.08	-45.4
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	47 700 004	70 000 500		50 404 700	40.0	00.070.750	00.0	444407404	44.5
Participation Loan Interests - Amount Retained (Outstanding)	47,730,201	72,320,532	51.5		-19.2	80,673,753	38.0	114,187,481	41.5
* Participation Loans Sold YTD	23,550,598	26,973,775	14.5		-4.3	29,138,868	12.8	34,348,609	
** %Participation Loans Sold YTD / Total Assets	31,301,358	45,856,246	46.5	· · ·	-62.6	45,399,323	164.5	66,569,875	+
WHOLE LOANS PURCHASED AND SOLD:	0.27	0.38	38.3	0.13	-64.4	0.34	152.1	0.48	41.1
*Loans Purchased in Full from Other Financial Institutions YTD	707 007	60,000	-92.5	F 004 722	0.204.2	0	-100.0	1 100 006	N/A
*Loans Purchased in Full from Other Sources YTD	797,887 48,000	60,000 5,142	-92.5 -89.3			434,600	-40.1	1,190,986 2,132,494	
%Loans Purchased in Full from Other Sources 11D %Loans Purchased From Financial Institutions & Other	40,000	5,142	-09.3	125,321	######	434,000	-40.1	2,132,494	390.7
Sources YTD / Loans Granted YTD	#NAME?	#NAME?	######	#NAME?	######	#NAME?	#####	#NAME?	######
*Loans, Excluding RE, Sold in Full YTD	#INAIVIL :	#NAIVIL :	N/A		N/A	#NAME:	N/A	#NAME !	
DELINQUENCY - PARTICIPATION LENDING 1	0	0	14/74	0	11//		14/7	0	IN//
30 to 59 Days Delinguent	4,089,341	1,166,949	-71.5	1,286,592	10.3	1,008,549	-21.6	1,456,278	44.4
60 to 179 Days Delinquent	1,855,241	1,105,963	-40.4		-12.1	1,008,349	12.9	1,351,924	
180 to 359 Days Delinquent	2,264,700	101,916	-95.5	· ·	22.3	227,729	82.7	135,849	
> = 360 Days Delinquent	292,340	238,252	-18.5		-1.9	244,193	4.5	189,915	
Total Del Participation Lns (>= 60 Days)	4,412,281	1,446,131	-67.2		-8.0	1,570,382	18.0	1,677,688	
%Participation Loans Delinquent >= 60 Days / Total Participation	1, 112,201	1,170,101	07.2	1,000,077	0.0	1,070,002	. 0.0	1,077,000	0.0
Loans	2.19	0.62	-71.5	0.55	-11.8	0.61	11.7	0.70	13.4
LOAN LOSSES - PARTICIPATION LENDING	<u> </u>								
* Participation Loans Charged Off	426,183	597,530	40.2	648,726	8.6	1,993,059	207.2	3,992,270	100.3
* Participation Loans Recovered	127,908		-3.3		-12.1	75,877	-30.2	83,637	+
* NET PARTICIPATION LOAN C/Os	298,275		58.9		14.0	1,917,182	255.0	3,908,633	
**%Net Charge Offs - Participation Loans	,	-,-20		-,		, , , , , , , , , , , , ,		,	
/ Avg Participation Loans	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or r	no annualizing)								
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The NCUA Board approved a regulatory/policy change in May 2012 revising the This policy change may result in a decline in delinquent loans reported as of June		irements for troubled debt	estructure	d (TDR) loans.	l				

		Real Estate Loan Info	rmation 1	1					
Return to cover		For Charter :							
03/07/2019		Count of CU:	99						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Inclu	ded: Fede	erally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	D 0044	D 0045	0/ 01	D = 0040	0/ 01	D 0047	0/ 01	D = 0040	0/ 01
DEAL ESTATE LOANS OUTSTANDING.	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
REAL ESTATE LOANS OUTSTANDING:									-
First Mortgages Fixed Rate > 15 years	713,477,935	776,805,744	8.9	864,608,066	11.3	1,089,208,561	26.0	1,068,105,279	-1.9
Fixed Rate 15 years or less	709,217,201	670,321,253			-4.7	509,050,012	_	611,527,352	
Other Fixed Rate	28,057,043	29,330,628			-8.9	32,737,037		41,008,336	
Total Fixed Rate First Mortgages	1,450,752,179	1,476,457,625	<u> </u>		3.6	1,630,995,610		1,720,640,967	5.5
Balloon/Hybrid > 5 years	172,447,184	224,442,559	1			140,602,966	_	204,688,080	-
Balloon/Hybrid 5 years or less	521,532,577	484,674,546		484,874,720		469,559,446		493,670,686	
Total Balloon/Hybrid First Mortgages	693,979,761	709,117,105				610,162,412		698,358,766	
Adjustable Rate First Mtgs 1 year or less	60,364,884	61,617,455		53,837,935		53,920,727		47,821,869	
Adjustable Rate First Mtgs >1 year	95,172,355	117,907,112			17.4	292,605,738			
Total Adjustable First Mortgages	155,537,239	179,524,567	15.4	192,203,626	7.1	346,526,465	80.3	370,002,355	6.8
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,300,269,179	2,365,099,297	2.8	2,449,610,699	3.6	2,587,684,487	5.6	2,789,002,088	7.8
Other Real Estate Loans									
Closed End Fixed Rate	237,699,234	223,338,564	.		-8.2	354,391,943	_	232,309,983	
Closed End Adjustable Rate	13,683,378	8,183,053		25,260,323	208.7	53,831,801		32,152,383	
Open End Adjustable Rate (HELOC)	611,705,187	666,161,757			7.4	657,868,363			
Open End Fixed Rate	19,132,690	14,707,529		12,068,306		11,724,241		10,190,409	
TOTAL OTHER REAL ESTATE OUTSTANDING	882,220,489	912,390,903	1		5.0	1,077,816,348		1,190,837,693	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,182,489,668	3,277,490,200	3.0	3,407,206,098	4.0	3,665,500,835	7.6	3,979,839,781	8.6
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,623,199,363	1,700,900,184	l		4.2	1,771,598,576		1,925,329,047	8.7
Other RE Fixed Rate	256,831,924	238,046,093				366,116,184	1	242,500,392	
Total Fixed Rate RE Outstanding	1,880,031,287	1,938,946,277	3.1	1,989,718,812	2.6	2,137,714,760	1	2,167,829,439	
%(Total Fixed Rate RE/Total Assets)	16.33	15.91	-2.6			15.87		15.49	
%(Total Fixed Rate RE/Total Loans)	25.55	25.07	-1.9	24.00	-4.3	23.61	-1.0	22.03	-0.7
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	677,069,816	664,199,113	-1.9	677,078,346	1.9	816,085,911	20.5	863,673,041	5.8
Other RE Adj Rate	625,388,565	674,344,810				711,700,164		948,337,301	33.2
Total Adj Rate RE Outstanding	1,302,458,381	1,338,543,923		· · ·		1,527,786,075			
- Community	.,002, .00,00	.,000,010,020		.,,,	0.0	.,02.,.00,0.0	1.0	1,0:2,0:0,0:2	10.0
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	15,029,786	24,301,452	61.7	18,836,364	-22.5	22,909,125	21.6	19,864,349	-13.3
Outstanding Interest Only & Payment Option Other RE	, ,	•		, ,		•		, ,	
/ LOCs Loans	15,606,470	18,894,406	21.1	38,701,224	104.8	64,980,276	67.9	83,729,126	28.9
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans	30,636,256	43,195,858	41.0	57,537,588	33.2	87,889,401	52.8	103,593,475	17.9
%(Interest Only & Payment Option First & Other RE Loans / Total	0.07	0.05	00.4	0.45	00.5	0.05	45.0	0.74	40.4
Assets)	0.27	0.35	33.1	0.45	26.5	0.65	45.6	0.74	13.4
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	2.50	3.37	34.8	4.20	24.7	6.17	46.9	6.82	10.6
Outstanding Residential Construction (Excluding Commercial	2.50	3.31	34.0	4.20	24.1	0.17	40.9	0.02	10.6
Purpose Loans) 1	2,619,570	2,924,382	11.6	2,944,159	0.7	3,569,841	21.3	6,697,127	87.6
Allowance for Loan Losses on all RE Loans	13,477,147	10,165,491	-24.6		-28.6	5,290,166		4,204,003	
* REAL ESTATE LOANS - AMOUNT GRANTED:	. ,					. ,			
* First Mortgages									
* Fixed Rate > 15 years	385,091,197	734,076,530	90.6	845,639,389	15.2	776,567,901	-8.2	875,899,554	12.8
* Fixed Rate 15 years or less	201,212,194	261,636,459	30.0	296,488,041	13.3	212,978,050	-28.2	191,460,237	-10.1
* Other Fixed Rate	5,633,014	10,104,532	79.4	4,149,878	-58.9	7,375,384	77.7	13,060,244	
* Total Fixed Rate First Mortgages	591,936,405	1,005,817,521	69.9		14.0	996,921,335		1,080,420,035	
* Balloon/Hybrid > 5 years	104,964,154	98,653,850			-35.5	107,136,720		122,474,189	
* Balloon/Hybrid 5 years or less	125,298,925	104,964,326		88,137,477	-16.0	114,902,910		116,481,241	1.4
* Total Balloon/Hybrid First Mortgages	230,263,079	203,618,176			-25.5	222,039,630		238,955,430	
* Adjustable Rate First Mtgs 1 year or less	21,141,522	18,619,299			2.9	12,313,589		14,208,310	
* Adjustable Rate First Mtgs >1 year	19,712,371	25,332,189				29,245,595		28,115,426	
* Total Adjustable First Mortgages	40,853,893	43,951,488			10.2	41,559,184		42,323,736	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	863,053,377	1,253,387,185	45.2	1,346,441,148	7.4	1,260,520,149	-6.4	1,361,699,201	8.0
* Amounts are year-to-date while the related %change ratios are annualized.									<u> </u>
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1 Depositing requirements for lower ways they are distilled at the control of the	accompanie to the	otomi definizione ef	roiel !-	This national are	oouss fi	uotiono francisco			El
¹ Reporting requirements for loans were changed with September 2017 cycle to	accommodate the regu	atory dentilition of comme	rudi iuans	s. This policy change may	cause flucti	uadons nom phor cycles.		11. K	ELoans

		Real Estate Loan Inform		2					
Return to cover 03/07/2019		For Charter : I							
CU Name: N/A		Asset Range : I							
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Includ	ed: Federa	Ily Insured State Cred	dit
	Count	of CU in Peer Group : I	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
* OTHER REAL ESTATE (Granted)			,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, c c g		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	200 2010	,, ,,,
* Closed End Fixed Rate	61,081,674	71,914,031	17.7	38,196,102	-46.9	59,081,366	54.7	81,144,731	37.3
* Closed End Adjustable Rate	3,468,718	5,234,682	50.9	, ,		23,030,788		8,531,173	-63.0
* Open End Adjustable Rate (HELOC)	184,445,136	, , ,	-1.4	· · ·		295,132,430		262,056,878	-11.2
* Open End Fixed Rate and Other	2,401,025		-18.1	, ,		3,492,157		5,280,772	51.2
* TOTAL OTHER REAL ESTATE GRANTED * TOTAL RE (FIRST AND OTHER) GRANTED	251,396,553 1,114,449,930	260,973,887 1,514,361,072	3.8 35.9	' '		380,736,741 1,641,256,890	33.5 0.6	357,013,554 1,718,712,755	-6.2 4.7
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	23.05	31.01	34.5			26.56		26.96	1.5
RE LOANS SOLD/SERVICED		01.01	0 1.0	00.12	2.0	20.00	11.0	20.00	1.0
* First Mortgage R.E. Loans Sold	509,615,622	819,742,782	60.9	1,032,981,830	26.0	780,774,917	-24.4	1,144,885,572	46.6
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	59.05	65.40	10.8	76.72	17.3	61.94	-19.3	84.08	35.7
AMT of Mortgage Servicing Rights	14,603,607	16,178,116	10.8		-	18,464,904		20,031,234	8.5
Outstanding RE Loans Sold But Serviced	2,820,023,394	2,902,338,423	2.9		20.3	3,719,133,801		3,930,173,890	5.7
% (Mortgage Servicing Rights / Net Worth)	1.19	1.26	5.9	1.33	5.2	1.30	-2.3	1.32	1.8
MISC. RE LOAN INFORMATION S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,260,117,270	1,263,412,349	0.3	1,335,394,097	5.7	1,460,631,759	9.4	1,490,384,537	2.0
R.E. Lns also Commercial Lns ¹	293,752,826	311,672,787	6.1		12.6	303,818,760		377,421,790	24.2
REVERSE MORTGAGES	293,132,020	311,072,707	0.1	330,600,645	12.0	303,010,700	-13.4	311,421,190	24.2
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	. 0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	49,226,763	42,030,186	-14.6		-5.8	33,070,119		32,760,812	-0.9
TDR Other RE Loans	5,300,850	6,163,247	16.3			4,601,826		4,748,110	3.2
Total TDR First and Other RE Loans	54,527,613		-11.6			37,671,945		37,508,922	-0.4
TDR RE Loans Also Reported as Commercial Loans ¹ REAL ESTATE LOAN DELINQUENCY	5,890,554	4,843,314	-17.8	3,891,880	-19.6	1,747,245	-55.1	622,232	-64.4
R.E. LOANS DELINQUENT > =60 Days 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	17,714,354	12,922,406	-27.1	11,888,991	-8.0	10,251,776	-13.8	15,329,766	49.5
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	7,467,450	6,273,910	-16.0		-5.8	4,447,062		6,798,481	52.9
Other R.E. Fixed Rate	2,194,685	1,242,366	-43.4		-43.4	3,461,834		1,671,123	-51.7
Other R.E. Adj. Rate	1,982,126		8.9	· · · · · · · · · · · · · · · · · · ·		1,535,635		3,603,142	134.6
TOTAL DEL R.E. DELINQUENT >= 60 Days	29,358,615	22,597,014	-23.0	20,612,149	-8.8	19,696,307	-4.4	27,402,512	39.1
DELINQUENT 30 to 59 Days									
First Mortgage	40,436,090	36,134,704	-10.6			36,379,341	6.9	32,670,323	-10.2
Other Total PEL PE 2011 50 P	6,254,520		-7.2			7,186,854		7,284,306	1.4
TOTAL DEL RE 30 to 59 Days TOTAL DEL R.E. LOANS >= 30 Days	46,690,610	41,939,353	-10.2			43,566,195		39,954,629	-8.3
-	76,049,225	64,536,367	-15.1	60,594,329	-6.1	63,262,502	4.4	67,357,141	6.5
RE LOAN DELINQUENCY RATIOS % R.E. LOANS DQ >= 30 Days	2.39	1.97	-17.6	1.78	-9.7	1.73	-3.0	1.69	-1.9
% R.E. LOANS DQ >= 60 Days	0.92	0.69	-25.3			0.54		0.69	28.1
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	0.32	0.03	-20.0	0.00	12.0	0.04	-11.2	0.03	20.1
TDR First Mortgage RE Loans Delinquent >= 60 Days	5,800,131	4,526,536	-22.0	4,760,275	5.2	4,099,668	-13.9	3,674,172	-10.4
TDR Other RE Loans Delinquent >= 60 Days	353,987	548,707	55.0			567,301		1,026,282	80.9
Total TDR First and Other RE Loans Delinquent >= 60 Days	6,154,118	5,075,243	-17.5	5,161,764	1.7	4,666,969	-9.6	4,700,454	0.7
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR	44.00	40.50		44.50	40.0	10.00	0.0	40.50	4.0
1st and Other RE TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60	11.29	10.53	-6.7	11.58	10.0	12.39	6.9	12.53	1.2
Days 12	412,501	274,905	-33.4	462,890	68.4	256,847	-44.5	0	-100.0
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60	. 12,001	2. 1,000	ЭЭ, Т	.02,000	33.1	200,047	1	o o	. 55.0
Days / Total TDR RE Lns also Reported as Commercial Loans 12									
	0.00	0.00	N/A	0.00	N/A	14.70	N/A	0.00	-100.0
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	3,686,478	1,764,788	-52.1		-10.9	936,499		306,579	-67.3
* Total 1st Mortgage Lns Recovered	724,479	,	-59.6		92.3	675,834		67,765	-90.0
* NET 1st MORTGAGE LN C/Os ** Net Charge Offs - 1st Mortgage Loans	2,961,999	1,472,003	-50.3	1,009,828	-31.4	260,665	-74.2	238,814	-8.4
/ Avg 1st Mortgage Loans	0.13	0.06	-52.2	0.04	-33.5	0.01	-75.3	0.01	-14.2
* Total Other RE Lns Charged Off	3,894,850	1,809,433	-53.5		-21.9	1,135,361	-19.6	1,540,353	35.7
* Total Other RE Lns Recovered	1,370,266		-62.9		-18.4	574,514		597,416	4.0
* NET OTHER RE LN C/Os	2,524,584	1,300,416	-48.5	997,323	-23.3	560,847	-43.8	942,937	68.1
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.29	0.14	-50.8	0.11	-26.4	0.06	-48.3	0.08	50.8
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or n	o annualizing)								
# Means the number is too large to display in the cell	nonmedata tha are the	a dofinition of a second state	one Ti	nollow ob an are	uotu = / ' = · · ·	irom price			
Reporting requirements for loans were changed with September 2017 cycle to ac		•			uctuations f	rom phor cycles.			
² The NCUA Board approved a regulatory/policy change in May 2012 revising the of This policy change may result in a decline in delinquent loans reported as of June	delinquency reporting req	•						12. RI	ELoan

Deturn to cover	Co	ommercial Loan I		on					
<u>Return to cover</u> <u>03/07/2019</u>		For Charter : Count of CU :							-
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Gro	oup: All *	State = 'MO' * Ty	pe Includ	ed: Federally Inst	ured
	Count of Cl	J in Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chq	Dec-2016	% Chq	Dec-2017	% Chg	Dec-2018	% Chq
COMMERCIAL LOANS									
Commercial Loans to Members 13	312,112,028	328,789,402	5.3	366,443,361	11.5	306,661,554	-16.3	370,717,185	20.9
Purchased Commercial Loans or Participations to Nonmembers 13	20.044.042	27 000 000	0.0	25 000 440	20.0	24.040.250	0.0	45.070.075	20.4
Total Commercial Loans 13	29,844,043 341,956,071	27,090,902 355,880,304		35,096,410 401,539,771	29.6 12.8			45,276,275 415,993,460	
Unfunded Commitments 13	12,254,104	14,838,328		18,718,057	26.1	15,570,012		, ,	
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1	329,701,967	341,041,976	+					415,993,460	
%(Total Commercial Loans / Total Assets)	#NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1									
Number of Outstanding Commercial Loans to Members Number of Outstanding Purchased Commercial Loans or	1,870	2,092	11.9	2,325	11.1	1,199	-48.4	1,360	13.4
Participation Interests to Nonmembers	159	135	-15.1	135	0.0	125	-7.4	155	24.0
Total Number of Commercial Loans Outstanding	2,029	2,227	9.8	2,460	10.5	1,324	-46.2	1,515	
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
Construction and Development Farmland	6,216,610 1,358,024	2,855,488 1,270,958		13,684,819 947,887	379.2 -25.4		-2.0 290.3	19,850,643 3,526,752	
Non-Farm Residential Property	113,578,531	125,279,942		· '			+	3,526,752 N/A	
Multifamily	N/A	N/A		N/A		36,080,883	+	44,357,352	_
Owner Occupied, Non-Farm, Non-Residential Property	80,667,492	77,327,560				141,102,188	53.9	161,321,023	14.3
Non-Owner Occupied, Non-Farm, Non-Residential Property	103,435,158	113,997,183					-12.3	, ,	
Total Real Estate Secured Commercial Loans NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	305,255,815	320,731,131	5.1	363,539,069	13.3	303,818,759	-16.4	377,421,790	24.2
MEMBERS) 1									
Loans to finance agricultural production and other loans to farmers	499,186	628,897	26.0	764,214	21.5	655,866	-14.2	782,581	19.3
Commercial and Industrial Loans	33,977,269	31,668,269					-	35,710,941	
Unsecured Commercial Loans	855,551	1,122,205						1,138,169	
Unsecured Revolving Lines of Credit (Commercial Purpose) Total Non-Real Estate Secured Commercial Loans	1,368,250 36,700,256	1,729,802 35,149,173						,	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE 1	30,700,230	33,149,173	-4.2	38,000,702	0.1	37,033,143	-0.9	30,371,070	2.4
Number - Construction and Development	21	11	-47.6	26	136.4	23	-11.5	43	87.0
Number - Farmland	6	6						14	
Number - Non-Farm Residential Property	925	982		1,119	14.0			N/A	
Multifamily Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A 214	N/A 212		N/A 234	10.4	128 312		148 367	_
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	271	295			4.1	289			_
Total Number of Real Estate Secured Commercial Loans	1,437	1,506						880	
Number - Loans to finance agricultural production and other loans to farmers	26	23			-8.7				
Number - Commercial and Industrial Loans	291	381	30.9						
Number - Unsecured Commercial Loans Number - Unsecured Revolving Lines of	33	39	18.2	35	-10.3	43	22.9	38	-11.6
Credit (Commercial Purpose)	242	278	14.9	249	-10.4	59	-76.3	45	-23.7
Total Number of Non-Real Estate Secured Commercial Loans	592	721	21.8	768	6.5	558	-27.3	635	13.8
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1									
* Member Commercial Loans Granted YTD * Purchased or Participation Interests to Nonmembers	85,340,460 6,432,500	80,852,852 3,932,072			13.3 57.2		3.9 6.8	, ,	
DELINQUENCY - COMMERCIAL LOANS ²	6,432,300	3,932,072	-36.9	0,100,940	37.2	0,399,331	0.0	14,495,519	119.0
30 to 59 Days Delinquent	4,790,476	1,825,603	-61.9	4,213,129	130.8	3,200,996	-24.0	3,614,794	12.9
60 to 179 Days Delinquent	1,567,977	692,023					195.9	3,612,557	_
180 to 359 Days Delinquent	3,496,526	984,826		· · · · · · · · · · · · · · · · · · ·	-93.5			,	· ·
> = 360 Days Delinquent	649,141	464,561	-28.4			•		,	_
Total Del Loans - All Types (>= 60 Days) COMMERCIAL LOAN DELINQUENCY RATIOS 1	5,713,644	2,141,410	-62.5	1,694,795	-20.9	2,619,263	54.5	4,310,007	64.6
% Comm Lns > = 30 Days Delinquent	3.19	1.16	-63.5	1.54	32.7	#NAME?	######	#NAME?	######
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	1.73	0.63						#NAME?	
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1									
*Total Comm Lns Charge Offs	1,429,569	1,007,518						326,085	
*Total Comm Lns Recoveries AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in	1,736,438	958,554	-44.8	136,045	-85.8	552,451	306.1	209,235	-62.1
Comm Lns above) 1									
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable									
delinquency)	0.00	0.00	N/A	0.00	N/A	#NAME?	######	#NAME?	######
MISCELLANEOUS LOAN INFORMATION: 1	200 ===================================	044.0=5.==		050 000 000		000 015 =55		0== 10: ===	-
Real Estate Loans also Reported as Commercial Loans Agricultural Related Commercial Loans	293,752,826 1,857,210	311,672,787 1,899,855	-	350,800,645 1,712,101	12.6 -9.9			, ,	
Number of Outstanding Agricultural Related Loans	1,857,210	1,699,655							
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	-				,,,,				
*O-managial I anno and Devictoria.	N/A	N/A		N/A		3,867,400		5,630,693	+
*Commercial Loans and Participations Sold -no servicing rights- YTD SBA Loans Outstanding	1,579,414	868,277	-45.0				-100.0	3 484 104	,,,
DODA LUANS OUISIANUNIU	4,041,635 19	3,969,871 19	-1.8 0.0	3,804,539				3,484,194	
		328,789,402		_	11.5			_	_
Number of SBA Loans Outstanding Total Member Business Loans - (NMBLB)	312,112,028	0-0,.00,.0-							
Number of SBA Loans Outstanding Total Member Business Loans - (NMBLB) %(NMBLB / Total Assets)	312,112,028 #NAME?	#NAME?	######	#NAME?	######	#NAME?	######	#NAME?	######
Number of SBA Loans Outstanding Total Member Business Loans - (NMBLB) %(NMBLB / Total Assets) * Amounts are year-to-date and the related % change ratios are annualized.	#NAME?	#NAME?				1	######	#NAME?	P ######
Number of SBA Loans Outstanding Total Member Business Loans - (NMBLB) %(NMBLB / Total Assets) * Amounts are year-to-date and the related % change ratios are annualized. 1 Reporting requirements for loans were changed with September 2017 cycle to accommodate the recommodate the recommo	#NAME?	#NAME?	policy chan	ge may cause fluctuat		1	######	#NAME?	* ######
Number of SBA Loans Outstanding Total Member Business Loans - (NMBLB) %(NMBLB / Total Assets) * Amounts are year-to-date and the related % change ratios are annualized.	#NAME?	#NAME?	policy chan	ge may cause fluctuat		1	######	#NAME?	9 ######

	Inve	estments, Cash, & Casl	n Equival	lents					
Return to cover		For Charter :	•						
03/07/2019		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State	= 'MO' * Type Include	d: Federal	Ily Insured State Cred	lit Union
	Count	of CU in Peer Group :						,	
		l com com compa							
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Cho
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS	500 2014	500 2010	70 Ong	200 2010	70 Ong	500 2011	70 Ong	500 2010	70 011
ASC 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	10,970,898	18,799,263	71.4	15,827,818	-15.8	22,110,901	39.7	10,789,292	-51.2
Held to Maturity 1-3 yrs	40,225,938		40.4	, ,	26.4	49,184,492	-31.1	52,620,938	
Held to Maturity 3-5 yrs	54,274,442		-53.8		-10.4	29,610,711	31.8	44,084,252	
Held to Maturity 5-373 Held to Maturity 5-10 yrs	24,985,023		-40.8		-39.4	8,288,917	-7.6	5,457,112	
Held to Maturity 3-10 yrs	24,905,020 N/A		-40.0	N/A	-55.4	0,200,917 N/A	-7.0	N/A	-04.2
	4,232,803		-100.0		N/A	11//	N/A	137,988	N/A
Held to Maturity > 10 yrs TOTAL HELD TO MATURITY	134,689,104		-100.0		3.0	109,195,021	-7.9	113,089,582	
TOTAL HELD TO WATONITI	134,009,104	110,120,034	-14.5	110,021,010	3.0	109,195,021	-1.9	113,008,382	3.0
Available for Sale < 1 yr	129,604,506	195,458,945	50.8	261,845,175	34.0	257,113,685	-1.8	259,726,344	1.0
	, ,	· · · · · · · · · · · · · · · · · · ·							6.4
Available for Sale 1-3 yrs	720,904,062		-4.9	' '	-12.3	605,087,015	0.6	643,520,817	
Available for Sale 3-5 yrs	747,526,186	1	3.1	, ,	19.3	875,587,477	-4.8	679,422,831	-22.4
Available for Sale 5-10 yrs	168,248,909		-31.2		24.0	106,340,830	-26.0	129,139,920	21.4
Available for Sale 3-10 yrs	N/A			N/A		N/A		N/A	
Available for Sale > 10 yrs	24,316,793		-25.9		-68.9	1,191,876	-78.7	4,210,529	
TOTAL AVAILABLE FOR SALE	1,790,600,456	1,785,727,679	-0.3	1,931,942,348	8.2	1,845,320,883	-4.5	1,716,020,441	-7.0
T 11 4			N1/A		N1/A		N 1/A		N 1/0
Trading < 1 year	C		N/A		N/A	0	N/A	0	
Trading 1-3 years	C		N/A		N/A	0	N/A	0	
Trading 3-5 years	0		N/A		N/A	0	N/A	0	
Trading 5-10 years	21,159,784		-5.5		1.8	18,421,102	-9.6	0	-100.0
Trading 3-10 years	N/A			N/A		N/A		N/A	
Trading > 10 years	0		N/A		N/A	0	N/A	0	, .
TOTAL TRADING	21,159,784	20,002,670	-5.5	20,371,499	1.8	18,421,102	-9.6	0	-100.0
Other Investments < 1 yr	877,675,989		42.6		-7.3	1,061,188,136	-8.5	980,789,861	-7.6
Other Investments 1-3 yrs	399,635,329		-16.9		-11.8	306,291,831	4.6	295,692,087	-3.5
Other Investments 3-5 yrs	115,148,631		-13.4		-3.6	84,686,534	-11.9	66,111,841	-21.9
Other Investments 5-10 yrs	47,007,169		-18.2		-73.6	9,435,955	-6.9	5,711,579	
Other Investments 3-10 yrs	N/A			N/A		N/A		N/A	
Other Investments > 10 yrs	1,420,147		16.0	·	-70.5	1,701,262	249.5	2,195,544	
TOTAL Other Investments	1,440,887,265	1,722,988,830	19.6	1,558,928,989	-9.5	1,463,303,718	-6.1	1,350,500,912	-7.7
MATURITIES :									
Total Investments < 1 yr	1,018,251,393	1,465,473,077	43.9	1,437,131,090	-1.9	1,340,412,722	-6.7	1,251,305,497	-6.6
Total Investments 1-3 yrs	1,160,765,329		-7.5		-10.1	960,563,338	-0.5	991,833,842	
Total Investments 3-5 yrs	916,949,259		-2.3		15.9	989,884,722	-4.6	789,618,924	
Total Investments 5-10 yrs	261,400,885		-27.7		-3.1	142,486,804	-22.2	140,308,611	-1.5
Total Investments 3-10 yrs	N/A			N/A		N/A		N/A	
Total Investments > 10 yrs	29,969,743		-34.4		-69.0	2,893,138	-52.5	6,544,061	126.2
10tal livestillerts > 10 yrs									
Total	3,387,336,609		7.6			3,436,240,724	-5.3	3,179,610,935	-7.5

<u></u>		Other Investment In	formation	•					
Return to cover	'	For Charter :		1					
03/07/2019		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * St	ate = 'MO' * Type Incl	uded: F	ederally Insured Stat	te Credit
	Count of	CU in Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	26,131,997	17,258,983	-34.0	10,742,475	-37.8	2,569,535	-76.1	2,031,060	-21.0
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations	59,608,241	60,944,858			54.8	124,888,188	32.3	153,072,110	22.6
TOTAL U.S. GOVERNMENT OBLIGATIONS	85,740,238	78,203,841	-8.8	105,106,650	34.4	127,457,723	21.3	155,103,170	21.7
(007 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1									
Agency/GSE Debt Instruments (not backed by mortgages)	871,146,157	729,081,154			-1.5	, ,	-16.0	, , ,	-13.5
Agency/GSE Mortgage-Backed Securities	932,657,307	1,028,966,096			14.8		-1.8		-10.2
TOTAL FEDERAL AGENCY SECURITIES Securities Issued by States and Political Subdivision in the U.S.	1,803,803,464		+		8.0		-7.2 -45.0		-11.3
Privately Issued Mortgage-Related Securities	9,193,306 98		+		-48.0 -100.0		-45.0 N/A	2,629,491	-1.6 N/A
Privately Issued Securities (FCUs only)	96	32			-100.0 N/A	0	N/A	Ü	N/A N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	1,300,361	940,680			-26.0		-38.8		-42.1
TOTAL OTHER MORTGAGE-BACKED SECURITIES	1,300,459		_	·	-26.0		-38.8	,	-42.1
	1,000,100	3 10,7 12		330,074		.20,001	33.0	2.10, 102	
Mutual Funds	28,381,953	27,137,987	-4.4	220,171	-99.2	5,133,614	2,231.6	4,882,354	-4.9
Common Trusts	3,528,592			3,510,271	-0.4	3,524,192	0.4		-2.6
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,910,545	30,662,689	-3.9	3,730,442	-87.8	8,657,806	132.1	8,316,013	-3.9
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	329,226,367	405,298,265	+	456,348,742	12.6		0.2		-33.9
Commercial Mortgage Backed Securities	46,172,707	68,696,412	48.8	182,461,623	165.6	231,697,664	27.0	248,863,099	7.4
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0		NI/A	0	NI/A		NI/A	0	NI/A
Non-Mortgage Related Securities With Maturities > 3 Yrs	0	0	N/A	U	N/A	0	N/A	0	N/A
Without Embedded Options or Complex Coupon Formulas	0	O	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0		-		N/A	0	N/A		
Deposits/Shares per 703.10(a)	0				N/A	0	N/A	0	
Market Value of Investments Purchased Under									
Investment Pilot Program (703.19)	0	0		0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,390,724,445	3,647,364,271			-0.5	3,434,984,459	-5.4	3,177,376,862	-7.5
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments	0	40.005.000	N1/A	40,000,400	07.4		400.0		N1/A
for Positive Arbitrage Cash on Deposit in Corporate Credit Unions	0 102,511,818	-,,			27.1 -9.1	0 125,494,471	-100.0 -9.6		N/A -13.4
Cash on Deposit in Corporate Credit Officins Cash on Deposit in Other Financial Institutions	455,851,976				-16.0		-3.4		-13.4
CUSO INFORMATION	+33,031,370	744,000,400	00.5	020,002,102	-10.0	004,073,190	-3.4	333,301,003	-0.1
Value of Investments in CUSO	42,536,947	44,019,976	3.5	49,550,647	12.6	46,887,762	-5.4	41,502,091	-11.5
CUSO loans	8,970,301	489,422	+		18.8		-48.4		
Aggregate cash outlays in CUSO	23,694,789				-0.3	· · · · · ·	-3.9		-0.9
						, -, -		, 1,119	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	2,330,265	2,430,200	4.3	0	-100.0	0	N/A	1,281,748	N/A
Outstanding Balance of Brokered CDs and Share									
Certificates Purchased	163,791,429	185,526,154	13.3	181,543,795	-2.1	158,639,065	-12.6	156,482,012	-1.4
CREDIT UNION INVESTMENT PROGRAMS	22	0.4	5.0	20	4.0	22	4.5	00	4.0
Mortgage Processing	20 18						4.5 11.1		-4.3
Approved Mortgage Seller Borrowing Repurchase Agreements			0 5.6 N/A		-5.3		-100.0	20	0.0 N/A
Brokered Deposits (all deposits acquired through 3rd party)	3						-33.3		100.0
Investment Pilot Program	0					0	-33.3 N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	1	2				2	0.0	-	0.0
Deposits and Shares Meeting 703.10(a)	0					0	N/A		
Brokered Certificates of Deposit (investments)	30			33		32	-3.0		-3.1
Charitable Donation Accounts	0					0	N/A		N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE									
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	27,533,268			21,751,020	-11.1	18,965,463	-12.8		120.3
Other Investments	5,364,888		+		74.3		265.7	, , ,	-74.6
Other Assets	78,631,485	108,514,410	38.0	126,865,370	16.9	116,433,115	-8.2	141,546,506	21.6
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	111,529,641	136,809,921	22.7	155,271,998	13.5	159,739,543	2.9	189,503,195	18.6
Compensation Agreements	111,023,041	130,009,921	22.1	133,271,330	13.3	103,103,040	۷.3	103,003,133	10.0
1/ Prior to March 31, 2014, this item included investments purchased for employed	ee benefit/deferred con	npensation plans.	1	I	<u> </u>	1		1	
# Means the number is too large to display in the cell		-							
								15.Oth	erlnvlnfo
<u> </u>						Ш.			

	Supplemental Share			heet, & Borrowings					
Return to cover		For Charter							
03/07/2019 CU Name: N/A Peer Group: N/A	Count of CU : 9								
	Asset Range :			│ : Nation * Peer Group	 · ΔII * Sta	 ate = 'MO' * Type Incl	uded: Fe	derally Insured State	- Credit
1 doi Group.	Count of (CU in Peer Group		Tracion Teer Group				The state of the s	Crount
		-							
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	3 % Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	779,429	788,500		· · · · · · · · · · · · · · · · · · ·	1				_
Accounts Held by Nonmember Government Depositors Employee Benefit Member Shares	1,832,149	1,955,200		· · ·		· · ·		· · · · · · · · · · · · · · · · · · ·	
Employee Benefit Nonmember Shares	20,280,028	21,006,162) N/A	· · · · · · · · · · · · · · · · · · ·	N/A	22,081,557 0			
529 Plan Member Deposits	0) N/A		N/A	0	+		
Non-dollar Denominated Deposits	0) N/A		N/A	0			_
Health Savings Accounts	18,983,575	22,568,930	_		16.4	•	+		_
Dollar Amount of Share Certificates >= \$100,000	443,852,027	450,700,395		· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·			
Dollar Amount of IRA/Keogh >= \$100,000	314,817,700	309,151,688							_
Dollar Amount of Share Drafts Swept to Regular Shares or	, ,	· · ·				, ,			
Money Market Accounts	0	C	N/A	0	N/A	. 0	N/A	0	N/A
Commercial Share Accounts	165,889,680	203,968,221	23.0	210,176,031	3.0	308,237,597	46.7	352,975,706	_
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	13,148,967	6,183,580	-53.0	6,263,090	1.3	6,517,312	4.1	7,613,542	16.8
SAVING MATURITIES									
< 1 year	8,770,279,400	9,436,412,014	_	· · · · · ·		10,327,540,539	+	· · · · · · · · · · · · · · · · · · ·	
1 to 3 years	747,318,036	724,081,317		· · ·		· · · · · ·		· ' '	
> 3 years	398,461,118	350,756,600		· · ·					
Total Shares & Deposits	9,916,058,554	10,511,249,931	6.0	11,003,587,915	4.7	11,484,563,471	4.4	11,928,408,350	3.9
INSURANCE COVERAGE OTHER THAN NOUSIF				_	40.5	_	0.0		-
Share/Deposit Insurance Other than NCUSIF	8	07.500.500	0.0		-12.5		0.0		7 0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	37,607,258	37,599,593	0.0	33,651,660	-10.5	32,548,467	-3.3	34,045,218	3 4.6
COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	12,254,104	14,838,328	3 21.1	18,718,057	26.1	15,570,012	-16.8	44,595,368	3 186.4
Miscellaneous Commercial Loan Unfunded Commitments (Included In	12,204,104	14,000,020	21.1	10,710,007	20.1	10,070,012	-10.0	74,000,000	100
Categories Above)									
Agricultural Related Commercial Loans	481,860	29,760	-93.8	97,892	228.9	169,646	73.3	59,899	-64.7
Construction & Land Development	781,790	621,560	-20.5	3,023,698	386.5	3,570,088	18.1	30,887,136	765.2
Outstanding Letters of Credit	56,000	341,976	510.7	92,000	-73.1	181,000	96.7	482,070	166.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	394,744,353	420,889,088		· · ·	10.1	519,720,627		· · · · · ·	
Credit Card Line	992,241,726	936,065,206				· · ·			_
Unsecured Share Draft Lines of Credit	115,532,892	114,714,998		· · ·		· · ·			
Overdraft Protection Programs	237,648,280	252,476,221							
Residential Construction Loans-Excluding Commercial Purpose	1,260,038	1,028,671	-18.4	· · ·		2,693,939		· · · · ·	_
Federally Insured Home Equity Conversion Mortgages (HECM)	0	(N/A		N/A	0	, .		N/A
Proprietary Reverse Mortgage Products	57.000.455	60,000,470	N/A		N/A	07.547.000	, .		N/A
Other Unused Commitments Total Unfunded Commitments for Non-Commercial Loans	57,698,155 1,799,125,444	62,228,479 1,787,402,663			-58.6 5.9				_
Total Unused Commitments Total Unused Commitments	1,811,379,548	1,802,240,991				1,964,269,186			
%(Unused Commitments / Cash & ST Investments)	#NAME?	#NAME?	_	· · · · ·		#NAME?		, , ,	? ######
Unfunded Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	1,810,216,023	1,802,240,991	-0.4			1,963,730,475			
Unfunded Commitments Committee by Credit Onion Unfunded Commitments Through Third Party	1,163,525	1,002,240,991	-100.0	· · · · ·		538,711		· · · · · · · · · · · · · · · · · · ·	
Loans Transferred with Recourse ¹	239,615,341	254,195,432		· · · · · · · · · · · · · · · · · · ·		376,837,079			
Pending Bond Claims	426,299	607,516		· · ·	1				
Other Contingent Liabilities	884,846	1,134,868		· · ·		22,140,378			
CREDIT AND BORROWING ARRANGEMENTS:	001,010	1,101,000	20.0	21,000,000	1,011.0	22,110,010	2.1	10,020,121	20.1
Num FHLB Members	27	27	0.0	26	-3.7	27	3.8	3 27	7 0.0
LINES OF CREDIT (Borrowing)			1				0.0		
Total Credit Lines	1,714,643,994	1,939,240,105	13.1	2,045,223,332	5.5	1,909,671,610	-6.6	1,960,730,193	3 2.7
Total Committed Credit Lines	365,899,287	377,231,079							
Total Credit Lines at Corporate Credit Unions	273,977,387	274,538,800			1			· · · · ·	
Draws Against Lines of Credit	22,937,417	9,280,788							
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	8,179,546	(, 100.0						_
Term Borrowings Outstanding from Corporate Cus	0	C	N/A	0	N/A	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:							_		
Assets Pledged to Secure Borrowings	1,211,001,596	1,231,550,343	1.7	1,652,201,306	34.2	1,751,877,050	6.0	1,856,055,172	2 5.9
Amount of Borrowings Subject to Early Repayment at Lenders Option	10,000,000	10 000 000			-100.0	0	N/A		NI//
Uninsured Secondary Capital ²	10,000,000	10,000,000					-	_	
# Means the number is too large to display in the cell	0	(N/A	0	N/A	0	N/A	500,000) N/A
 Means the number is too large to display in the ceil Included MBL construction and land development prior to 03/31/09. 					1				+
moradou mide construction and iana development phor to 05/3 1/09.			1		1		1	T.	1

	Miscella	neous Information, Pro	ograms,	Services					
Return to cover		For Charter :							
03/07/2019		Count of CU:	99						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	II * State	= 'MO' * Type Include	d: Federal	ly Insured State Cred	it Union
	Count	of CU in Peer Group :	N/A						
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chg	Dec-2018	% Chg
MEMBERSHIP:									
Num Current Members	1,353,587	1,389,705			1.9	1,453,386	2.7	1,507,272	3.7
Num Potential Members	34,288,419	33,715,033			10.4	33,190,253	-10.8	33,019,377	-0.5
% Current Members to Potential Members	3.95	4.12			-7.7	4.38	15.2	4.56	4.2
* % Membership Growth	2.53	2.67			-30.2	2.67	43.5	3.71	38.8
Total Num Savings Accts	2,527,354	2,621,112	3.7	2,657,678	1.4	2,739,099	3.1	2,837,355	3.6
EMPLOYEES:									
Num Full-Time Employees	3,482	3,612		· · · · · · · · · · · · · · · · · · ·	2.7	3,779	1.9	3,966	4.9
Num Part-Time Employees	439	422	-3.9	385	-8.8	352	-8.6	340	-3.4
BRANCHES:									
Num of CU Branches	315	313	-0.6	310	-1.0	321	3.5	322	0.3
Num of CUs Reporting Shared Branches	30	30			0.0	30	0.0	31	3.3
Plan to add new branches or expand existing facilities	11	11	0.0	15	36.4	14	-6.7	15	7.1
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	3,298,350,353	3,799,506,715	15.2	4,156,782,511	9.4	4,392,465,382	5.7	4,782,698,439	8.9
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date									
(FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Commercial Loans	33	32	-3.0	32	0.0	32	0.0	32	0.0
Credit Builder	24	28	16.7	27	-3.6	27	0.0	26	-3.7
Debt Cancellation/Suspension	6	5	-16.7	5	0.0	4	-20.0	5	25.0
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Commercial Loans	9	9	0.0	8	-11.1	8	0.0	8	0.0
Indirect Consumer Loans	35	34	-2.9	35	2.9	33	-5.7	32	-3.0
Indirect Mortgage Loans	10	9	-10.0	9	0.0	8	-11.1	11	37.5
Interest Only or Payment Option 1st Mortgage Loans	10	11	10.0	11	0.0	11	0.0	11	0.0
Micro Business Loans	11	13			-7.7	12	0.0	12	0.0
Micro Consumer Loans	14	14			-14.3	11	-8.3	11	0.0
Overdraft Lines of Credit	64	64			-7.8	57	-3.4	55	-3.5
Overdraft Protection	58	57			-3.5	52	-5.5	51	-1.9
Participation Loans	45	43			-7.0	39	-2.5	44	12.8
Pay Day Loans	15	15			0.0	16	6.7	16	0.0
Real Estate Loans	83	80			-2.5	74	-5.1	69	-6.8
Refund Anticipation Loans	2	2			0.0	2	0.0	2	0.0
Risk Based Loans	83	82			-2.4	76	-5.0	73	-3.9
Share Secured Credit Cards	31	30			3.3	29	-6.5	30	3.4
Payday Alternative Loans (PAL Loans)	0	0			N/A	29	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS	- 0	0	IN/A	0	IN/A	0	IN/A	U	IN/A
(Other Programs):									
ATM/Debit Card Program	86	92	-4.7	70	-3.7	77	2.5	77	0.0
Commercial Share Accounts		82					-2.5 4.8	77	0.0
Check Cashing	45	44			-4.5	44		43	-2.3 1.7
First Time Homebuyer Program	63	60			0.0	60	0.0	61	
	12	13			7.7	14	0.0	16	14.3
Health Savings Accounts	12	12			0.0	12	0.0	13	8.3
Individual Development Accounts	2	2			0.0	2	0.0	3	50.0
In-School Branches	1	1	0.0		0.0	1	0.0	1	0.0
Insurance/Investment Sales	36	36			0.0	35	-2.8	35	0.0
International Remittances	20	19			5.3	20	0.0	20	0.0
Low Cost Wire Transfers	83	81	-2.4		-4.9	75	-2.6	73	-2.7
**Number of International Remittances Originated YTD	3,825	3,922	2.5	4,008	2.2	4,162	3.8	4,461	7.2
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for									
Business Combo Acctng (FAS 141R)	5	7	40.0	10	42.9	13	30.0	13	0.0
Adjusted Retained Earnings Obtained through									
Business Combinations	2,378,003	6,119,825	157.4	15,567,369	154.4	17,042,824	9.5	19,237,034	12.9
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	23,176,926	27,327,327	17.9	28,683,342	5.0	33,195,608	15.7	28,929,548	-12.9
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no	annualizing)								
** Amount is year-to-date and the related % change ratio is annualized.									
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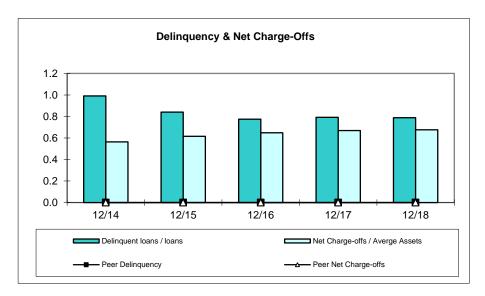
	Inform	nation Systems	& Tech	nology					
Return to cover		For Charter :		liciogy					
03/07/2019		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer C	aroup: Al	I * State = 'MO'	* Type I	ncluded: Feder	ally
	Count of CU ir	Peer Group :					. , , , .		
	Dec-2014	Dec-2015	% Chg	Dec-2016	% Chg	Dec-2017	% Chq	Dec-2018	% Chq
	500 2014	200 2010	70 Ong	200 2010	70 Oilg	200 2011	70 Ong	200 2010	70 Ong
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	0	-100.0	0	N/A
Vendor Supplied In-House System	61	59	-3.3	56	-5.1	54	-3.6		-5.6
Vendor On-Line Service Bureau	49	47	-4.1		-4.3	44	-2.2		ł
CU Developed In-House System	0	0	N/A		N/A	0	N/A		
Other	5	5	0.0		0.0	5	0.0		
			0.0		0.0	J	0.0		0.0
Electronic Financial Services									
Home Banking Via Internet Website	89	85	-4.5	82	-3.5	81	-1.2	78	-3.7
Audio Response/Phone Based	67	63	-6.0		-4.8	56	-6.7	56	+
Automatic Teller Machine (ATM)	83	79	-4.8		-3.8	74	-2.6		
Kiosk	7	7	0.0		-14.3	5	-16.7		
Mobile Banking	48	50	4.2		8.0	53	-1.9		-
Other	2	2	0.0		0.0	4	100.0		
Services Offered Electronically			0.0		0.0		100.0		00.0
Member Application	41	40	-2.4	41	2.5	42	2.4	42	0.0
New Loan	48	49	2.1		-2.0	49	2.1	50	
Account Balance Inquiry	90	86	-4.4		-4.7	81	-1.2		
Share Draft Orders	66	62	-6.1		0.0	62	0.0		ł
New Share Account	26	25	-3.8		-4.0	25	4.2		ł
Loan Payments	82	80	-2.4		-3.8	75	-2.6		!
Account Aggregation	16	17	6.3		0.0	17	0.0		ł
Internet Access Services	28	28	0.0		14.3	33	3.1	32	
e-Statements	82	79	-3.7		-2.5	74	-3.9		
External Account Transfers	28	30	7.1		-3.3	31	6.9		
View Account History	90	86	-4 4		-4.7	81	-1.2		
Merchandise Purchase	6	6	0.0		0.0	6	0.0		-33.3
Merchant Processing Services	6	6	0.0		0.0	6	0.0		16.7
Remote Deposit Capture	19	25	31.6		8.0	35	29.6		
Share Account Transfers	88	25 85	-3.4		-3.5	79	-3.7		17.1
Bill Payment	71	68	-3. 4 -4.2		-3.5 -1.5	66	-3. <i>1</i> -1.5		_
Download Account History	71	73	-4.2 -5.2		-1.5 -1.4	72	0.0		
Electronic Cash			-20.0		25.0	5	0.0		0.0
Electronic Cash Electronic Signature Authentication/Certification	13	4 15	15.4		13.3		47.1	32	
Mobile Payments	15		33.3			25	8.3		-
Type of World Wide Website Address	15	20	33.3	24	20.0	20	0.3	30	15.4
Informational	11	10	9.1	11	-8.3	0	-18.2	8	11 1
Interactive	3	12 3	0.0		-33.3	9			
Transactional	86	82	-4.7		-33.3 -2.4	79	-1.3		-50.0
Number of Members That Use Transactional Website	567,151	601,278	-4. <i>7</i> 6.0		-2.4 9.6	730,252	10.8		-2.5 9.6
No Website, But Planning to Add in the Future	0	001,270	N/A		N/A	730,232	N/A	· · · · · · · · · · · · · · · · · · ·	
Type of Website Planned for Future	0	0	111/71		1 11/71	0	1 11/71	0	11/7
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A			0	N/A		
Transactional	0	0	N/A N/A		N/A	0	N/A N/A		
Miscellaneous	0	0	IN/A		111/74	0	IN/A	0	IN/A
Internet Access	112	108	-3.6	103	-4.6	100	-2.9	97	-3.0
*****	. 12	100	0.0	100	1.0	100	2.0	37	0.0
									18.IS&T

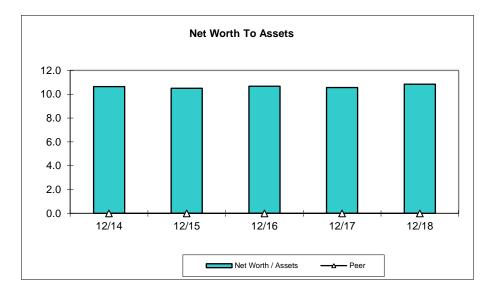
Return to cover

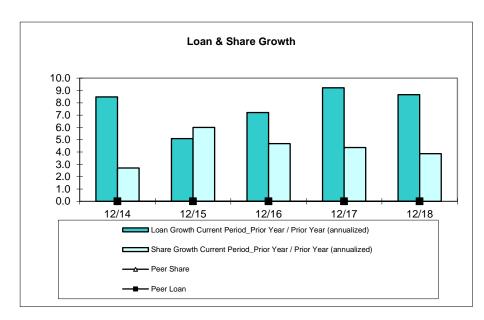
03/07/2019 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 99 Asset Range : N/A

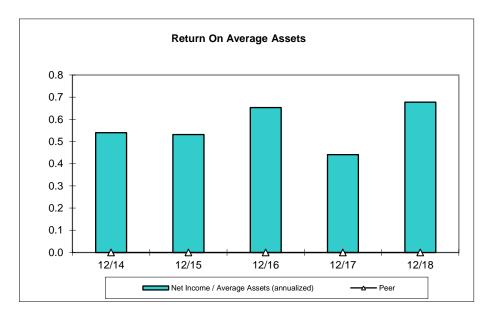
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover

03/07/2019

CU Name: N/A
Peer Group: N/A

Graphs 2
For Charter: N/A

Count of CU: 99 Asset Range: N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group: N/A

